



THE BUSINESS EDUCATOR

PROFESSIONAL EDITION, \$1.00 A YEAR
September, 1916

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The Business Journal
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Columbus, Ohio

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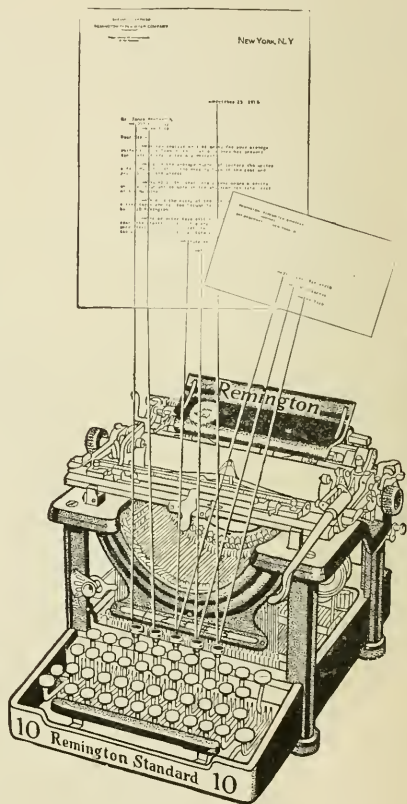
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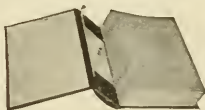
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Preferment Shown Barnes Writer

Mr. Isaac M. Johnson, of San Francisco, a student of Barnes' Shorthand and Typewriting Texts, under the instruction of Mrs. Laura J. Bailey, writes on July 26, 1916, that he has just received

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a salary increase of \$50 a month and is now Office Deputy of the California State Oil & Gas Inspector.

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AN OPEN LETTER

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DEPARTMENT OF COMMERCE

July 7, 1916.

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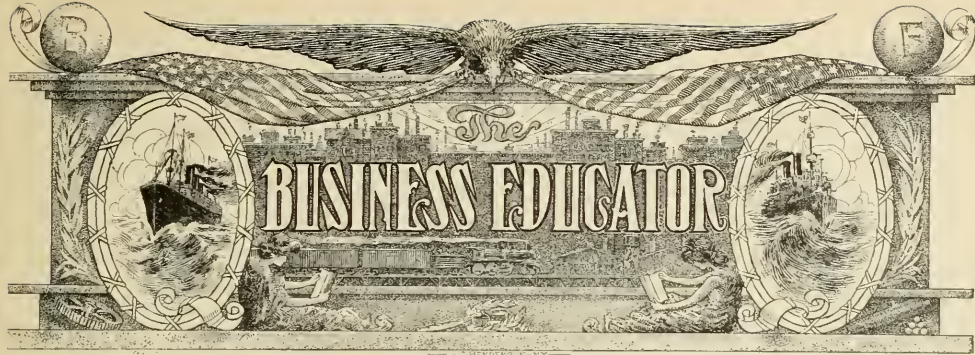
We have just closed the first year with Isaac Pitman Shorthand in the Polytechnic High School of Los Angeles with positive success. I am agreeably surprised at what our pupils can do after two terms of 20 weeks each, two lessons per week of 45 minutes each, which is what they had. We completed the first 20 lessons the first term and finished the lessons (to Lesson 40) the second term. With your most excellent text and supplementary aids the pupils are able to take dictation and transcribe accurately at a reasonable rate of speed. We do not however, make a specialty of speed, but of accuracy and good forms in notes. These pupils write accurately having the principles well mastered. This is the work of the regular commercial Course class. We also have a special class which has a daily lesson of 1½ hours recitation. These pupils complete the text in 20 weeks and most of them are able to do good stenographic work at the end of the term, with a fairly good rate of speed. I firmly believe that my next year's report to you will mark a greater degree of success than the past in our work here with Isaac Pitman.

Sincerely yours,

(Signed) W. H. WAGNER.

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VOLUME XXII

COLUMBUS, OHIO, SEPTEMBER, 1916

NUMBER 1

The BUSINESS EDUCATOR

Entered at Columbus, O., Post Office as 2nd Class Matter

C. P. ZANER, - - - Editor
E. W. BLOSER, - - Business Manager
ZANER & BLOSER, Publishers and Owners

Published monthly (except July and August) 118 N. High St., Columbus, O., as follows: Teachers' Professional Edition, \$4.00 a year; Students' Penmanship Edition, 75 cents a year (Foreign subscriptions 20 cents extra; Canadian subscriptions 10 cents extra).

Remittances should be made by Money Order or Bank Draft, or by currency at sender's risk. Stamps accepted.

Two Editions. The Teachers' Professional Edition contains 40 pages, 8 pages of which are devoted to Accounting, Finance, Mathematics, English, Law, Typewriting, Advertising, Conventions, etc., and Departments specially suited to the needs of teachers, principals and proprietors.

The Students' Penmanship Edition contains 32 pages and is the same as the Professional Edition, less the 8 pages devoted to commercial subjects. This edition is specially suited to students in Commercial, Public and Private schools, and contains all of the Penmanship, Engrossing, Pen Art, and Lesson features of the Professional Edition.

The Business Educator is devoted to the progressive and practical interests of Business Education and Penmanship. It purposes to inspire and instruct both pupil and teacher, and to further the interests of those engaged in the work, in private as well as in public institutions of commercial education.

Change of Address. If you change your address, be sure to notify us promptly (in advance, if possible), and be careful to give the old as well as the new address. We lose many journals each issue through negligence on the part of subscribers. Postmasters are not allowed to forward journals unless postage is sent to them for that purpose.

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Advertising Rates furnished upon application. THE BUSINESS EDUCATOR is purchased and read by the most intelligent and well-to-do among those interested in business education and penmanship in the United States, Canada, England, and nearly every country on the globe. It circulates, not alone among business college proprietors, teachers and pupils, but also among principals of commercial departments of High and Normal Schools and Colleges, as well as among office workers, home-students, etc.

Rates to Teachers, Agents, and Club Raisers sent upon application. Write for them whether you are in a position to send few or many subscriptions. Sample copies furnished to assist in securing subscriptions.

CONSOLIDATION

After a portion of this number of The Business Educator was printed, arrangements were hastily completed to take over the Good Will, Subscriptions, and Prestige of THE BUSINESS JOURNAL, formerly the Penman's Art Journal of New York City, the oldest journal in the commercial teaching profession, and merge it with The Business Educator, Columbus, O.

Subscribers to the Business Journal will receive The Business Educator instead. Those who were on our books will have their subscriptions extended to correspond with their unexpired periods.

THE BUSINESS EDUCATOR will endeavor to continue the combined policies of both journals in such manner as to warrant the co-operation of all who have befriended and supported either or both in the past.

The October issue will be better and larger than this, and will contain contributions prepared for the Business Journal. Your support and patronage are earnestly solicited to aid us in making it worthy of the past, present, and future.

The increased cost of paper, printing, and engraving, makes it imperative that we utilize them in a high grade service and that YOU respond with subscriptions, advertising and contributions.

Here's a Hearty Welcome to all! And an earnest desire to serve.

ZANER & BLOSER.

To the Subscribers to The Business Journal and The Business Educator:

We regret to announce that Mr. Healey and I have reluctantly decided to discontinue the publication of The Business Journal. It may be that we have too ambitiously made it a magazine for the future rather than for present day demands; but we have both other duties that weigh heavily upon us and have concluded that it is not possible for us to devote to its upbuilding the time and money needed.

The Business Educator of Columbus, Ohio, will succeed to our goodwill and will fill out such subscriptions as do not expire with the August number. They will publish (some, most) of the excellent articles we had hoped to present to our subscribers during the coming year. We commend its managers, Messrs. Zaner & Bloser, to our subscribers and advertisers, and bespeak for them your support and subscriptions.

Yours very truly,

HORACE G. HEALEY,
THOMAS CONYNGTON.

New York City, August 12, 1916.

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Are the motives which have impelled the new dress and proportions of the BUSINESS EDUCATOR. How do the changes strike you?

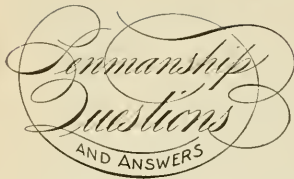
If this number prints up as cleanly as we anticipate, it will be the cleanest number we have issued since starting twenty-one years ago.

Quality will be a little more our aim

than ever before. To that end we invite your best thought and skill in contribution and illustration.

Paper and engraving and printing all cost about double what they did when we began the publishing of this journal. As a consequence we need double the subscription and advertising patronage.

Appreciating the co-operation, support, and patronage of the past, we hope to retain it by improving our product.



"You write with ease to show your breeding.
But easy writing's curst hard reading."
—Sheridan

The poet as quoted above anticipated very accurately a great deal of modern "muscular" movement writing, for there is too little mind in it to make it easily read.

In other words, there is too much bad writing that is labeled "good" simply because it was done by some theory or rule or fad of action called muscular movement.

Some even go so far as to say that "the process is more important than the product," which is to say that the manner of one's writing is more important than the result. Whereas, the result is the end and the manner but the means.

In teaching, there are times when the process is important; more important than the product, but in the end or in real life results count, not mannerisms—unless you are a stage artist.

Movement is all right in its time and place, but form is equally important. Good writing is a composite of mental and manual qualities, and not the product of any one pet theory or action.

Let us call writing good only when it is plain, and good only when it is written with comparative ease.

Not style, nor manner, but style and manner combined count, because they are the complement of each other and serve alike writer and reader.

When you are are writing what do you see? W. E. B.

You see much or little, generality or detail, depending upon what you are thinking or looking for. If you are thinking, looking for, or concerned about turns, then turns are what you will see. What is true of turns, is also true of angles, loops, slant, spacing, particular letters, size, alignment, quality of line, symmetry of form in capitals, proportion, initial and final strokes, etc., etc.

Should a child be excused from the daily writing drill when he has learned to write a legible hand with reasonable speed? Zella Richter.

The answer depends upon general school policy with other studies. And

it depends upon what is meant by "legible." If by "legible" is meant unsightly though decipherable writing, the answer is no. If, however, "legible" means plain and slightly writing, then the answer is yes.

As a rule, it is a good plan to excuse a pupil from a given subject only when he does it better than his other subjects. But mere legibility is no more excusable than "slobbering speech," for poor enunciation and pronunciation may be understandable, yet not excusable from further instruction.

A well muzzled mouth outside of the classroom is the best instrument for correct speech; likewise care in all written work is the secret of excellence. Neither of these conditions are excuses. They are successes. They can therefore dispense with the teacher.

Instruction should be aimed at the weak places. A hand writing is an evidence of training or the lack of it, depending upon its quality. The business world rates a good hand rather high. As a rule the average business man sees more of training and character in handwriting than in the face, and will pay more for one who writes well than for one who writes poorly. Teachers sometimes excuse pupils too early, not knowing that a good handwriting is worth, in earning power, a thousand-dollar bank account.

FUNDAMENTAL PRINCIPLES OF PENMANSHIP PEDAGOGY AND PRACTICE

By C. P. Zaner

Blackboard Writing

The first essential qualification of the Teacher is ability to write well upon the blackboard. Without knowledge and skill to illustrate form and demonstrate motion, the teacher cannot criticize form constructively or inspire right motor activity.

Position

The prime essential of the Learner is healthful posture and adjustment of arm, hand and paper in accordance with the mechanics of efficiency. Unless position is taught and maintained, movement cannot be mastered.

Movement

Facility in writing is the result of arm instead of finger movement. Actuation of fundamental motor co-ordinations from the beginning, by means of enlarged primary writing and exercises, avoid retardation or re-learning. Start right and keep on going.

Form

Legibility as concerns such details as turns, angles, retraces, loops and endings is the first essential of form.

Uniformity as concerns such generalities as size, slant and spacing is the second essential. Grace rather than accuracy is the new and true ideal of form and movement.

Speed and Counting

Rhythm is the basis of ease in action, and ease is fundamental to rapidity. Rhythmic counting promotes relaxation, increases activity, and induces harmonious co-ordination. Rate of speed should be commensurate with age, capacity and need.

Learning Through Doing

Larger writing for children than for adults makes it possible to promote health, serve written language expression, and cultivate correct motor habits. It is through writing and not mere mechanical drill that the greatest progress is made.

Plan of Practice

Exercises for freedom, Letter-forms for plainness, and Words and Sentences for application, comprise the plan of practice. This trinity makes for writing that is legible and rapid. More practice upon exercises is needed in the beginning than at the close of the term.

Grading Writing

Since Position, Movement, and Form are all essential and need about equal emphasis in teaching, all should be considered in determining the value or grade of a pupil's product. Each pupil should be rated according to health and efficiency of posture, plainness of form, and freedom of movement.

PENMANSHIP CONVENTION

The third Annual Convention of the Zanerian Penmanship Association, Columbus, O., Hotel Virginia, June 28, 29, 30, 1916, was largely attended and splendidly successful.

Twenty-seven states were represented by membership. The program covered two and one-half days and two evenings. A report of the proceedings is published.

Mr. L. D. Root, Elyria, O., is the president and Mr. Fred Berkman, 308 Borland St., Pittsburgh, Pa., is the secretary and treasurer.

The Dennis Dinner

A complimentary dinner was recently given to Mr. W. E. Dennis, the Engrosser of Brooklyn, by the following professional brethren: Messrs. J. W. C. Gilman, Veteran Penman and Author; Raymond G. Laird, Principal of the Boston Clerical School; Geo. L. Hoffacher, of the Boston Clerical School; Frank B. Davis, Head Engrosser of the John Hancock Mutual Life Ins. Co., and E. L. Wakefield, Howard C. Mills, J. R. Rosen, J. C. C. Harris, Frank Martin, Engrossers.

B. E. stands for Business Educator and Better Education.



Lessons in Practical Penmanship

C. E. DONER, Beverly, Mass.

Penman Eastern Massachusetts Normal Schools

Lesson One. Materials.

"A workman is known by his tools." These are not necessarily the most expensive. A good carpenter uses good material, always keeping it in the best of condition, and he never botches a piece of work even though he has to do it in haste. Use good material and always keep it in good condition. A pen with a medium point is best, not coarse or fine. One's judgment should be exercised in the matter of using pens. A new pen seldom writes well without first moistening it with ink and then wiping it. A wet sponge is best for keeping the pen clean. Penwipers made of cotton cloth are good. A chamois skin makes a good penwiper; it becomes

Lesson Two. Position.

The first thing to do is to look carefully at all the illustrations. The position in which the best results in writing are secured is one that concerns both health and efficiency. The secret of doing efficient work in improving one's writing is to sit in an easy, natural, healthful position. The feet should be flat on the floor and slightly separated. One should sit well back in the chair and bend slightly forward from the hips—not from the waist. Do not lean against the desk. The shoulders should be erect and square and the back straight. Both arms should rest on the desk with the elbows at the edge and far enough away from the

the muscle in front of the elbow. The wrist should be kept free from the desk. The arm revolves on this muscle in writing with Arm Movement.

Step 1. Let the full weight of the right arm rest on the desk. Close the right hand. See **Illustration 2**. This swells the muscles in front of the elbow. Center your thought on these muscles, not at the hand. With the hand closed this way, move the arm freely on the muscle in front of the elbow in and out of the sleeve to the count of 1-2-3-4-5-6-7-8-9-10 for each pull motion, and at the rate of 200 pull motions per minute; then roll the arm on the muscle circling the closed hand toward the left at the same rate; then reverse the movement with the closed hand circling toward the right at the same rate. These movements are (1) push-and-pull (2) direct oval (3) reverse oval. They should be practiced thoroughly.

Caution. The arm and sleeve must not slip on the desk or be lifted from the desk.

Step 2. Now open the hand out flat as in **Illustration 3**. Keep the wrist and hand free from the desk. Prac-



Illustration 1



Illustration 4

greasy by handling. A pen should always be well moistened by dipping it into the ink just above the little hole in the pen. Any good fluid ink is recommended so long as it flows easily from the pen. A wooden, cork-tipped or rubber-tipped penholder is best and should be of medium size. Never use a small metal-tipped penholder for the reason that it requires gripping, and gripping prevents ease and freedom in writing. Any kind of small-grip penholder should never be used. The paper should be uniform in ruling, size about 8x10½ inches, and the lines should be from three-eighths to one-half inch apart. One inch or one-half inch margins should be observed on both sides of the paper.

body to be comfortable. The left forearm should be at right angles to the right forearm. The left hand is slightly above the right hand in position for holding the paper above the writing line. The essentials of position should be reviewed often enough until one can automatically assume for his daily writing the correct way of sitting. For it must be understood at the beginning that unless the mechanical conditions are correct, manual excellence is out of the question. As Mr. Zaner says, "You can't grow straight by sitting crooked."

Lesson Three. How to Begin Practice in the Arm Movement.

First Three Important Steps.

First study **Illustration 1**. This shows how the arm should rest on

tice the same three movements to the same count and at the same rate. Watch the tips of the fingers to see that they circle when practicing the oval movements.

Step 3. Now place the thumb against the forefinger about at the first joint. Curve the third and fourth fingers under the hand, bend the forefinger and thumb, and practice rapidly the same three movements—push-and-pull, direct oval and reverse oval—to the same count and at the same rate. See **Illustration 4**. The third and fourth fingers must glide freely on the desk in the three directions. When practicing with the hand in a writing position in this way, the wrist must not touch the desk or paper. Look again at the **Illustration**. The clothing of the forearm should be loose so as to give freedom to the movement. You are now ready for Lesson 4, providing Lesson 3 is thoroughly understood.



Illustration 2



Illustration 3

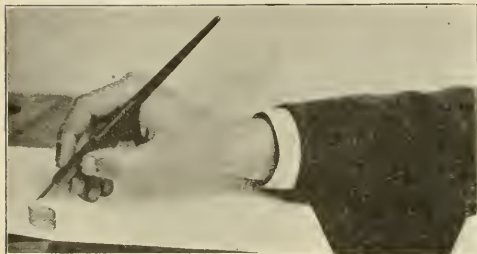


Illustration 5

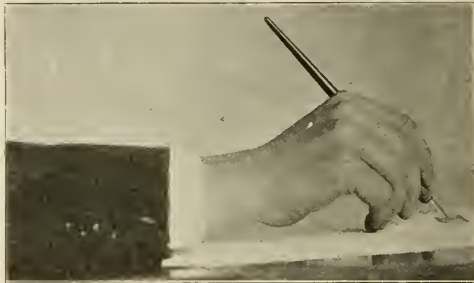


Illustration 6

Lesson Four. Position with Penholder.

The practice on this lesson is to be done with dry pen. First study **Illustration 5**. This gives the correct position at the desk. The left hand should hold and adjust the paper and should be held at the top. Tip the paper so that the right forearm and the right edge of the paper are nearly parallel. Study **Illustrations 5, 6, 7 and 9**. Place the forefinger nearly at the end of the holder and bend it outward. Study **Illustration 5**. The end of the thumb should be on the holder and back of the forefinger. The joint of the thumb must bend outward. Curve the third and fourth fingers under the hand so that they will slide freely on the nails. See **Illustrations 5 and 7**. Refer also to **Illustration 10**. A good way, also, is to have the first joint of the little finger slide on the paper. The third and fourth fingers should slide over the paper the same as the pen—this is important. Hold the penholder in the crease at the

large knuckle. See **Illustration 5**. Get a firm hold on the penholder, but do not grip it. The wrist must be free from the paper or desk and should be nearly level on top — just tipped a little to the right. See **Illustrations 6, 8 and 9**. The penholder points toward the right arm anywhere between the shoulder and elbow, preferably toward the shoulder. See **Illustration 9**. Be sure that Lesson 4, which deals with position and penholding, is thoroughly understood before taking up Lesson 5.

Lesson Five. Practice with Dry Pen.

See that you now put into daily practice the instructions in the foregoing lessons. Study again **Illustrations 5, 6 and 7**. Dry pen practice is for the purpose of touching the pen lightly to the paper, and at the same time it gives correct movements for making the exercises with ink. Movement exercises or letters are the pictures or photographs of certain movements. Therefore, if the movements

with dry pen are made correctly and brought under control, the exercises or letters will represent good pictures when ink is used. First practice the push-and-pull movement to the count of 1-2-3-4-5-6-7-8-9-10, at the rate of 200 downward strokes per minute. This count is for the downward strokes only. At this rate 400 counts should fill one line, two spaces high, progressing slowly across the paper. Practice in quarter spaces as shown in Lesson 7. Two spaces is between three blue lines. **Important.** In practicing the push-and-pull movement, push and pull the pen directly away from and toward the center of the body. This determines the correct slant for exercises and letters. The fingers must not act; they are used only for holding the penholder. Also practice with dry pen the direct oval and the reverse oval movements. In practicing these movements, the wrist must be free from the paper, the third and fourth fingers must glide freely,



Illustration 8



Illustration 10

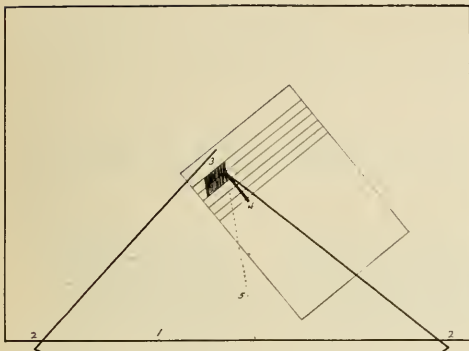


Illustration 11

and the hand must be in a standing-up, easy working position. You are now ready to use ink, but understand Lesson 5 thoroughly before beginning on the drills. You will get out of this work just what you put into it.

Lesson Six

Some Important Points To Be Considered before Proceeding Further.

Muscular Relaxation. When practicing with dry pen or with ink the muscles must be loose, free and relaxed, not held stiff or rigid. The movement exercises in this course are only a means to an end. By practicing them with a free, light, elastic movement, stiffness and rigidity of the muscles will be overcome and control will be established which makes writing a pleasure.

Preliminary Movement. There should be motion of the pen before touching the paper, especially in making movement exercises and capital letters. This makes writing light, free, forceful and shows freedom of Arm Movement.

Study and Practice. First get a clear mental picture of the correct form of letter, figure, or exercise, so that you can see it in the mind's eye. Then train the muscles to make these forms, through constant repetition, until you can write a free, easy, flowing style of penmanship and write it automatically. Form and freedom, study and practice should go together.

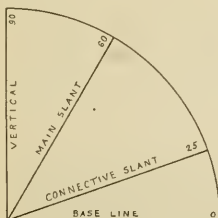


Illustration 12



Illustration 9

What Arm Movement Is.

The propelling or driving force in using Arm Movement comes from the muscles situated in the upper arm and around the shoulder. The right forearm has two rests — the muscle in front of the elbow and the third and fourth fingers. Both the muscle rest and the third and fourth finger rest serve to control the movement. The muscle rest never glides, but the finger rest always glides. Arm Movement is used when the right forearm is propelled in and out of the sleeve on the muscle, when the third and fourth fingers glide freely, when the wrist is kept free, and when the forefinger and thumb are not allowed to act, except in a minor way. A combined action of arm and fingers, with arm action always predominating, is the true process of writing.

Plate B.

These are the principles of which the letters are composed. They should be referred to and practiced frequently while pursuing the course of lessons.

Illustration 12.

The purpose of this illustration is to show the scale of slant on which the writing in these copies is based.

Downward strokes are on the main slant of sixty degrees, and the upward strokes on the connective slant of twenty-five degrees. If one's writing varies a little from this slant, either more or less, in the author's opinion it is not serious, so long as all downward strokes are on the same slant. Uniformity of slant is important, but the exact degree of slope may vary slightly with different individuals. Use this scale as a help in securing uniformity of slant in your writing.

Study Illustration 11 Carefully.

Here the correct position of the paper on the desk is shown, also the correct position of the arms on the desk and their right relation to the paper. Number 1 illustrates the desk, number 2 the elbows at the edge of the desk, number 3 the position of the left hand holding the paper, number 4 the position of the penholders in the hand pointing in the direction of the right shoulder, number 5 the direction in which the pen is pushed and pulled directly away from and toward the center of the body which determines correct slant. The important point is to have the right forearm and the right edge of the paper nearly parallel, as plainly shown in the illustration.

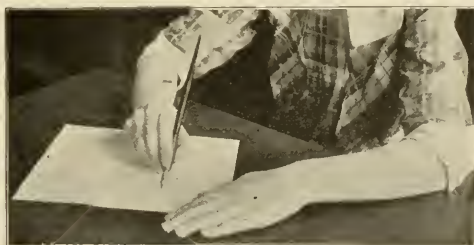
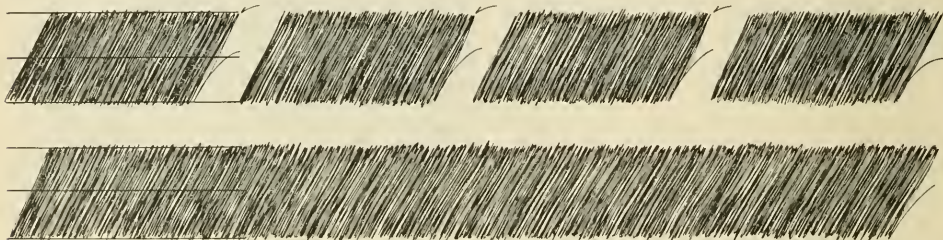


Illustration 7



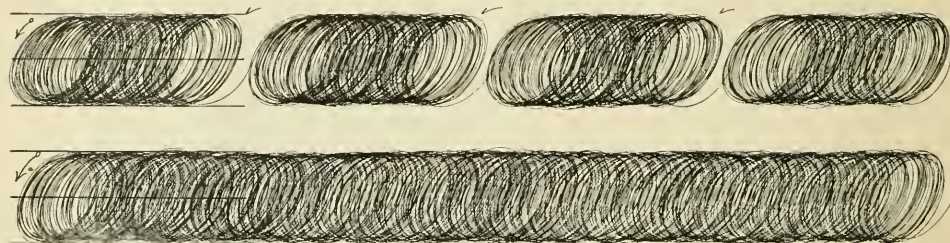
Lesson 7. This is the push-and-pull drill. First divide the line into quarter spaces as shown by the check marks. The drill is to be made two spaces high to the count of 1-2-3-4-5-6-7-8-9-10 — 1-2-3-4-5-6-7-8-9-20 and so on by 10's to 100 at a rate of speed of from 180 to 200 downward strokes a minute. At the completion of each of the first three sets move the paper a little to the left with the left hand, keeping this hand just above the writing line. The count may vary to suit the teaching, but it must be rhythmical. Descriptive counting is good. Of course position and pen-holding must be correct. The muscles must be relaxed, the penholder held loosely pointing toward the shoulder, and the pen touching the paper lightly. Practice this drill thoroughly. Your success in learning to write well will depend upon mastering the fundamental movements.

Now the push-and-pull drill should be made continuous across the page, remembering to shift the paper from two to three times. Count by 10's, or by saying down, down, down; or, light, light, light at the rate of from 180 to 200 downward motions a minute. Keep the movement even and the touch light. The eye of the pen should face toward the top of the page, thus bringing both nibs even on the paper.



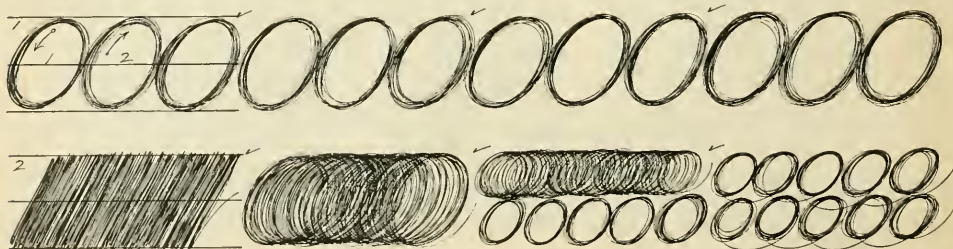
Lesson 8. This is the direct compact oval. Divide the line into quarter spaces indicated by the check marks. Make the drill two spaces high to the count of 1-2-3-4-5-6-7-8-9-10 — 1-2-3-4-5-6-7-8-9-20 and so on to 100 for each quarter. Shift the paper to the left at the end of each of the first three drills, then return it to its former position. Write several lines of this drill, improving each one as much as possible. Be thorough.

Now try the direct compact oval making it continuous across the page. Always note the arrows for direction. Direct means the opposite way the hands go on a clock, reverse is the way the hands move on a clock. Count by 10's to 100, then repeat for at least 400 counts for the line. At first this number cannot be reached. In time not only 400 counts can be reached to the line, but as many as 600 or 1000 counts. The number per line should be increased as one becomes more proficient.



Lesson 9. The retraced oval, which can be made either direct or reverse as shown by the figures, should be made to the count of 10 for each one, making three in each quarter space. To do this easily, make check marks as indicated. Be watchful of position, practice intelligently, and let the movement be free and elastic.

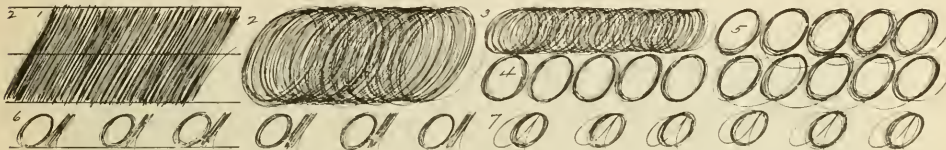
Practice both large and small drills, the small drills helping more in the control of the movement. Count 8 for each single oval given in the third quarter. For the last drill count 1-2-3-4-5-6-7-8-glide — 1-2-3-4-5-6-7-8-glide — 1-2-3-4-5-6-7-8-glide — 1-2-3-4-5-6-7-8-glide — 1-2-3-4-5-6-7-8-glide. Swing well below the line in connecting the ovals.



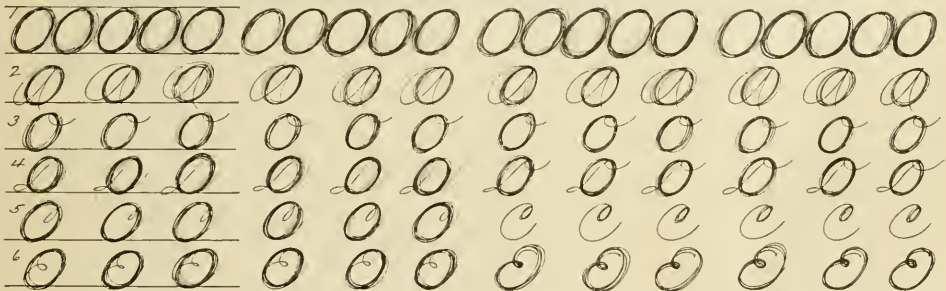


Lesson 10. These drills being one space in height are more nearly the size of capital letters and practice on them will help to control the movement. Direct your practice intelligently and thoughtfully. Make up a suitable and rhythmic count for each drill.

The drills in number 2 should receive considerable practice, especially the last line, for they lead up to the making of the capital A. For drill number 6 count 1-2-3-4-5-6-7-8-glide — 1-2-3-4-5-6-7-8-down. Curve the stroke on the count down. For number 7 count 1-2-3-4-5-6, 1-2-3. Make the oval in 6 counts, and the A on the count 1-2-3. Drop ending stroke a little below the base line and curve it to the right, lifting the pen while in motion.



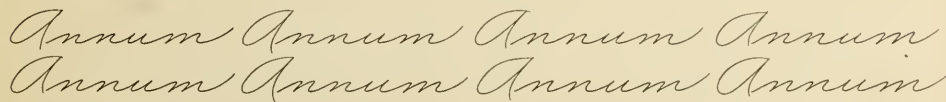
Lesson 11. This lesson should receive considerable practice. These are specific drills leading directly to letters. Count 8 for each oval in number 1. For number 2 count 1-2-3-4-5-6, 1-2-3. For number 3 count 1-2-3-4-5-6-loop. For number 4 count down-loop-1-2-3-4-5-6. In the second D drill under number 4 count down-loop-1-2-3-4-5-loop. For the first C drill in 5 count loop-1-2-3-4-5-6, and for the second drill count 1-2-3-4-swing. The first E drill in 6 count dot-1-2-1-2-3-4-5-6. For the second E drill count dot-1-2-3-4-5-6-7-8.



Lesson 12. Make two ovals and two A's in each quarter space. They should not be a full space in height. Count 8 for each oval and 1-2-3 for the A. The beginning stroke of A should be the highest point. It should be closed at the top, and the ending stroke should extend a little below the base line curved to the right. Lift the pen in ending while in motion.

Write these words with a free movement. Counting can be done by naming the letters thus capital A-n-n-u-m. Write from 10 to 12 words a minute, increasing the speed as you become more proficient.

The sentence should be written several times at the rate of 12 to 15 words a minute. Keep your writing uniform in slant, spacing and height.





Practical Business Writing

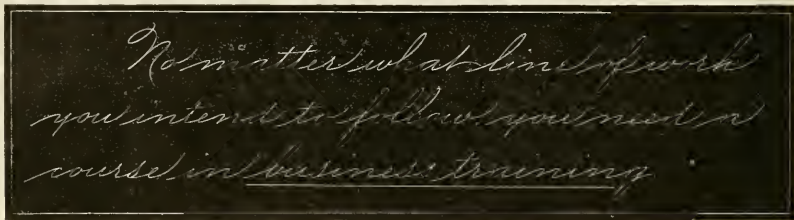
E. A. LUFFER

Zanerian College, Columbus, Ohio

Send Specimens with Return Postage for Free Criticism

Are You Working for a
Business Educator
Certificate?

Penmanship is one of the important commercial subjects, and if you are alert to the needs of business, you will not neglect your handwriting. Begin this lesson with renewed determination to win. Work systematically and carefully. You should make many copies of the sentence below. Do not give up, for if you have average ability you can succeed. Are you watching your position? Unless your position is correct and your tools are in good shape, you cannot hope to succeed.



You should be able to write good commercial papers. Study the arrangement. Notice the size of capitals and small letters. Be careful not to make the little "e's" too large.

\$75.00 St. Louis, Mo., Dec 1, 1900.
Received of W. E. Hudson and Son's
Seven Hundred _____ Dollars
in full of account to date.
W. H. Ballentine.

Unfortunate is he who has not had the opportunity to receive a good education. If you have not received instruction in penmanship, or have neglected it, now is the time to try to make amends. Try each line separately until you can write it with confidence. Practice separately any words or letters you are weak in. Do a little practicing each day. System is the thing we need.

Business Training Pays.....
Due all Boys and Girls.....
an education that will prepare them for a
successful life, and charge to the account of
Our Efficient Instruction.



Let us watch the down strokes. They are straight and pulled towards the center of the body. If you get in the correct position and move the paper two or three times in writing across the page you should not be troubled with irregular slant. Study as much as you practice.

\$1700⁰⁰

Cleveland, O. Jan. 14.....

Six months after date we promise
to pay to the order of James Hartman
Seventeen Hundred _____ Dollars.
Value received.

Nelson & Miner Co.

Effort in any line is always rewarded in some way, and if you master penmanship you surely can use it to advantage, for good writing is required more today than ever before in spite of typewriters, etc.

\$100,000⁰⁰

Results of Training.....

Received, twenty years ago, a
Good Commercial Education, _____
which has proved to be worth to me
One Hundred Thousand _____ Dollars,
and which cost but little
Successful Business Man.

Read the following carefully and consider it. Review the letters you are weak in and also the exercises used in developing them.

\$50,000⁰⁰

Prepare Here: Now.....

On completion of our course we promise
every Faithful Student, a Good, Practical Position-
Getting and Holding Education, which during life
will undoubtedly be worth _____
Many Thousands of _____ Dollars.
Value received.

Leading Commercial Instructors.



EDITOR'S PAGE PENMANSHIP EDITION

**Our Policy: Better Writing Through
Improved Teaching and Methods.
Form with Freedom from the Start.**

SIZES AND EXERCISES

The philosophy and mechanics of learning to write most efficiently are promoted through different sizes of letter forms and by means of exercises.

Exercises are given because they are easier than letters, particularly with adults who are re-forming their writing habits.

Because exercises proved their value in business colleges with adults, many have concluded that they are equally necessary and efficient on the part of children who have no habits to re-form.

Specialists in other subjects and of child nature long since discovered that the child way or method of learning differs from adult methods in many particulars. Because of immaturity and lack of capacity, the child cannot practice the exercises with the intensity of effort supplied by adults and as a consequence he cannot practice them with the same ratio of profit.

Large writing is less intensive than technical exercises and means more to the child because he associates it with and employs it in language expression, which is not true of exercises.

Large writing makes it possible to employ large muscles, thus functioning fundamental activity from the start, which means from the large to the small, and from the easy or simple to the difficult and complex.

Any one who writes with arm will make more progress than by practicing exercises. If "learning through doing" is good in anything, it is good in writing. It is only through large writing in the beginning that the child can learn to do correctly through writing.

Size in writing is more important from the child's point of activity than

exercises because less difficult and more interesting and meaningful. It does not necessarily follow that there should be no practice upon exercises on the part of children but that large writing should serve as the basis of practice with exercises of secondary importance.

It has been found that large writing is also good for adults, but second in importance to exercises. In the second and third grades, size of writing and exercises are of about equal importance.

Thus sizes and exercises serve as the basis for learning writing, the former as the mode in the beginning for children and the latter of value in the end for adults.

PREPAREDNESS

An army of 500,000 or more of young men and young women are enlisting in the war on inefficiency by enrolling in the commercial courses of our high and commercial schools preparing for the commercial defense, success, and prosperity of our country.

And there is reason to believe that they are as patriotic and determined to serve as are those who have enlisted in other armies of defense and preparedness.

May one and all comprehend and appreciate that they are real soldiers battling for betterment by learning to serve themselves efficiently in order that they may serve others with like enthusiasm and skill.

Our best wishes are with one and all for the service of humanity in the office, factory, or field. Not where but how did you serve will be the final question which will determine one's preparedness and patriotism.

TEACHER TRAINING

This is the day of the normal school and supervisor for both are for the purpose of training teachers to serve pupils more and more efficiently. For it is not now as it once was a matter of graduation, but of continually graduating by constantly trying to do better.

As a supervisor of writing are you planning the best year's work in teacher training or merely pupil drilling? Or are you merely drilling both teacher and pupil?

Grilling, drilling, and training are synonymous terms with a few, but the last is the only one worth while because it includes the second and makes the first unnecessary.

Train and supervise—both mean the highest efficiency.

Federation Affairs

The affairs of the Federation are coming along splendidly. Every room at our disposal for exhibition has been sold and all the booths in the Crystal room except seven. The committee is fast completing a pretentious outline for symposium on a bookkeeping course, a business English course, and a stenographic course. We believe this will create a round table discussion more valuable than the Convention has ever experienced before.

OTIS L. TRENARY,
Kenosha, Wis.

The above from one of Mr. Trenary's letters bespeaks a successful gathering next holidays. It promises to be the best and largest ever held. Make it so and yourself happier by being there. For membership address, W. H. Gilbert, Secretary, Marshalltown, Ia.

PARTIAL CONTENTS

Of the Professional Edition of this Number of the Business Educator

Editorial.

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Tales of a Melting Pot, Chas. T. Cragin, Holyoke, Mass., Business College.

Business English, Miss Rose Buhlig, Chicago.

Accountancy, Winfield Wright, LL. B., C. P. A., Philadelphia.

Arithmetic, O. S. Smith, Detroit, Mich., High School of Commerce.

Letter Writing, Louis Victor Eytinge, Florence, Ariz.

Commercial Law, P. B. S. Peters, Kansas City.

Advertising, Thos. E. Cupper, Inc. Acct., Bingen, Ga.

Vocational Guidance, F. E. H. Jaeger, East Side High School, Newark, N. J.

Convention Announcements and Reports.

News Items and Miscellaneous Timely Material.



Writing being an artificial art, its efficient acquisition requires some thought. Consequently it is well at some time or period of the learning to think movement or manner or process in order to train and acquire the right activity. This is the second stage of learning—the **HOW**; the first stage being the **what**. Movement is a Third and Fourth grade problem, speaking from the point of view or development of the child, but it is a Grammar Grade or a High School or a Business College problem when it has not been solved (acquired) below or before these stages of growth. To sensitize and thus train the muscles of the arm constitutes the **movement** problem in writing.



EDITOR'S PAGE PROFESSIONAL EDITION

A Forum for the Expression of
Convictions and Opinions Re-
lating to Commercial Education

MENTAL MEANDERINGS



CARL C. MARSHALL
Cedar Rapids, Iowa

FEDERATION INTERESTS

Two-Dollar Membership—Number 5

After a number of years of trial and experiment, the Federation adopted a flat rate membership of \$2.00 a year.

The \$3.00 initial membership fee and \$1.50 annual fee did not accomplish as much as desired by way of holding old members, and it had a tendency to discourage local registration.

We are disposed to believe that the \$2.00 for one and all will prove more popular and profitable than the old \$3.00, \$1.50, and 75c memberships.

Another move on the part of the last Convention people was good and needs to be encouraged and enforced. We refer to admission to meetings and banquets by badge. There were fewer this year than heretofore who attended without registering.

Membership is an evidence of respect and esteem for one's calling and one's self. Let us encourage these good qualities by requiring all to aid in supporting the Federation who would partake of it by attending or reading the proceedings.

Now is a good time to enroll if you are not a member.

DOUBLE OPPORTUNITY

The business college has ever been, and must continue to be in no mean measure, the poor man's high school, college, and university. It has been the short cut to efficiency and compensation. To the over-age, to the mature, to the ambitious, to the needy, it will continue to serve as in the past.

The commercial high school is likewise the poor man's business college, providing preparedness in commercial efficiency to the young who need four years to mature in order to go directly into business life or into college or university for more thorough preparation.

Circumstances should and will determine which institution can best serve the youth's need. Each is doing work the other cannot so well perform and thus each is serving equally well in the cause of qualification.

Not infrequently both serve the same individual, the one to start and the other to finish his educational career.

The world is the better for both institutions and those engaged in each are the better because of the other. For salaries are better and courses are stronger because of the competition and co-operation.

The First-Termers Starting things off is always an inspiring operation, whether it is a school boy's foot race, the opening of the baseball season, or the pressure of the Presidential finger upon the button which sets in motion the machinery of a world's fair. A keener interest always attaches to the beginning of a thing than to its finish. Part of this is what the boys call "a sporting interest." It is a sort of gamble as to whether the thing will succeed. In ancient times, the sooth-sayers, or augurs, were always called in when any important enterprise was started, and plied their mysteries, to find out whether the thing would succeed or fail, looking for "signs" in the entrails of birds, the courses of the stars, or other mysterious things of nature. Hence our word, "inaugurate."

The hundreds of thousands of school teachers, who come back from the lakes, the mountains, the sea shore, or mayhap, the summer schools, to "inaugurate" the work of the 1916-17 school year, will wonder about the outcome, even if they do not consult the "signs." To many it will be their first attempt, and will mean the greatest test their personality has ever undergone. How vividly my own memory harks back to that autumn day in 1873 when I "faced the music" in my first school. Not once since that far away time have I had such a tense and trying experience. It seemed to me that the merry eyes of that little bunch of prairie-raised Kansans could see clear through me to the back buttons of my coat. What would they conclude about me? How should I come out? Would I "give satisfaction," or would there be a "board meetin'" a little later to decide that I "hed no dissiplin'" and would have to quit?

Some witty dietarian has observed that there is no more tragic sight in this world than the spectacle of a fat man eating a potato. But tragic as this may be, it isn't a circumstance to the spectacle afforded by a man trying to teach school when nature did not intend him for the job. Successful teachers are "born" quite as surely as poets. But how is one to tell whether he is a "born teacher?" Believe me, it won't take long, and the signs are rather sure. Perhaps the best test is, "Do you like it?" If you find that teaching bores you, irritates you and chloroforms your enthusiasm, get out

as soon as you decently can, for you will fail. There are a lot of people who couldn't become successful teachers in a million years. It is not their fault, of course, any more than it is their fault if they cannot compose a sonata, or paint a landscape. It is only their fault if they keep at it. I don't mean, of course, that the born teacher will never have any trouble, and will always be self-satisfied and happy. There will be plenty of perplexity and discontent, but it will be discontent with your own methods, not with the job itself—a discontent that always cries for better results, and will not be satisfied. It is this keen difficulty of the problem that makes teaching so interesting to the right person.

So here's wishing *bon voyage* for all those who are to launch their boats in the pedagogic sea about the time when the September Educator appears. May you avoid the rocks and cross currents, escape the mines and submarines, be too busy to get sea sick, and finish the cruise next spring without wishing you had staid on shore.

The Verdun Cost Sheets Twenty-five hundred dollars would be for most of us a rather nice little capital. For one thing, in many parts of our country, it would buy a forty-acre farm with enough stock and implements to yield a comfortable and peaceful living for an ordinary family. For another thing, it would equip a snug little corner grocery with a two-thousand dollar stock and an extra \$500 of capital to take care of emergencies. Many a prosperous business school with a good living in it for one man and his family could be bought for twenty-five hundred dollars in hard cash. As another and more luxurious investment, it would buy an up-to-date seven-passenger touring car with all the latest wrinkles, or it would buy a cozy home in most any suburb or small town, for a family with not too expensive tastes. There are other good things that twenty-five hundred dollars would do for most any of us.

I am moved to these reflections by reading in a war article that the new forty-centimeter shells which the French are hurling at the Germans every minute or so at Verdun cost the French government just about twenty-five hundred dollars apiece. It is said that when one of these monster explosives goes off in the German lines, it instantly kills, by the shock alone, every man within a radius of one hundred feet. With ordinary luck it is counted that each shell is good for at least fifty of the poor "boches." This would amount to \$50 a man for the killing power of each shell thrown. No doubt it is good business for the French to put the Germans out of commission at the rate of \$50 apiece. Of course the Germans are putting their millions into the same kind of investment with respect to the French. Queer work for Christians, isn't it?

(Concluded on page 24)



MATHEMATICS



O. S. SMITH

High School of Commerce, Detroit, Mich.

AS IT WAS

One of the greatest factors in any trade or profession is custom. The life of every person is tremendously influenced by this most peculiar power. We think, act, believe, and worship as our ancestors or those about us have thought, acted, believed, and worshipped. Sometimes there is reason to follow custom and sometimes it is folly to do so. The old is not essentially good because it is old and the new wrong because it is new, or vice versa.

The habit of blindly following custom is exceedingly well established in many phases of our educational life. We commonly rant at others for being so bound to tradition, but there are very few educators that have any reason for this attitude toward other professions.

While we have made wonderful progress in extending education and multiplying the opportunities for acquiring it, we have not made the progress that we should in the different courses of study and in the text books from which these courses are given to the student.

These few remarks are intended to cover only certain situations in commercial education in general and commercial arithmetic in particular.

To begin with it is a well known fact that private commercial schools sprang up largely because the public schools were not exactly meeting the demands of the public. This was clearly seen by some several years ago and the result is, that we now have the commercial courses firmly established in the high schools of nearly all cities, and a great many universities are giving attention to this particular branch of education. But it must not be forgotten that the university instead of being a leader in this movement has fallen into line more or less sullenly with a great many protests, but withal as gracefully as their stolid dignity would permit.

The natural thing of course has happened. The text books, courses of study, methods and in large part, the teachers themselves, were taken from the private commercial schools and transplanted in the high schools and in some instances in the universities and colleges. This transplanting has not altogether been successful, though it has met with a greater degree of success than had been predicted.

The weakest parts in this process of transplantation were the courses of study, text books, and methods. This is so, not because the private commercial school was all wrong but because conditions were vastly different, especially in the high school.

When the private commercial school first came into existence it found its adherents mostly among men who were in business and felt a need of a knowledge of bookkeeping and arithmetic together with a good hand writing. These men were not essentially business men, but among the number was a goodly proportion of clerks and bookkeepers who wanted a more complete knowledge of accounts. Bookkeeping, arithmetic and penmanship constituted the subjects in which instruction was given in the early commercial schools. Shorthand came later and following it, the typewriter.

In commercial schools in the early days young men eighteen or twenty years of age were the exceptions, as many of the students were thirty or even forty years of age. Many of these people as a matter of fact had only a very limited education, but they were mature and had learned many things by experience and therefore brought with them a rather substantial foundation upon which to build a commercial education.

It was necessary to prepare text books to meet the needs of these people and the result was that such books were prepared and are still in existence, some of them now being used as text books. Many of these texts were excellent presentations of the subject of arithmetic treated from the standpoint of the needs of business of that day but can not be said to meet present-day conditions.

An examination of these old text books on arithmetic reveals some strange things as seen through modern eyes.

Previous to the nineteenth century there were only two or three books on arithmetic that could be called American. All the other books in use were prepared in the different countries of Europe, mainly England, France, and the Germanic states. However the books translated from the French probably stood next to the English books in popularity, though there is nothing in existence from which a definite conclusion could be drawn.

It was only natural that after the war of the revolution when the colonies became independent, the strong national sense that had been fostered among them should manifest itself. Therefore at about the end of the second generation following this struggle for independence, there appeared a number of new books on the subject of arithmetic. These books made an appearance from 1824 to about 1837, and included among others were the following:

Schoolmasters' Assistant, by Duball, published in 1824, but the manuscript seems to have been prepared before the close of the eighteenth century, as it contain a recommendation by Noah

Webster on December 12, 1799. About the same time appeared Bezout's Arithmetic, translated from the French and another book known as the Federal Calculator, or Scholar's Assistant, by Thomas T. Smiley. Mr. Smiley brought out a revised edition of his book about 1838. To show the thought of the times the following quotations will suffice: By Wm. P. Smith, Preceptor of Mathematics and Natural Philosophy, No. 152 South Tenth Street, Philadelphia, Pa., and dated March 8, 1825, "There are parts in Mr. Smiley's work which are very valuable; the rules given by him in Barter, Loss and Gain, and Exchange, are a great desideratum in a new system, etc., * * * and when it is considered that the calculations in the work are made in Federal money, the only currency now known in the United States," etc.

The United States Gazette said: "In referring to the merits of this little work, it is proper to mention, that a greater portion of its pages are devoted to Federal calculation than is generally allowed in primary works in this branch of study. The heavy tax of time and patience which our youth are now compelled to pay to the errors of their ancestors, by performing the various operations of pounds, shillings and pence, should be remitted, and we are glad to notice that the Federal computation is becoming the prominent practice of school arithmetic."

Just imagine! This statement—"becoming"—was made more than sixty years after the Declaration of Independence and more than forty years after a new system of currency had been adopted for the United States, but nevertheless this same little volume contained a great many problems calculated in pounds, shillings, and pence.

It was a very difficult thing to break away from custom, as at this day the educators and arithmeticians continued to write dollars, cents and mills as they had written pounds, shillings, and pence. It was customary to write \$6.325 as 68 32c 5m. It would most likely be incorrect to say that they did not understand the application of a decimal system of calculation as there is plenty of evidence that they did, yet they were bound by custom.

ACCOUNTANCY

(Continued from following page)

head Expense, each article, made up, absorbs. He knows that the total of sales must exceed the total outlay—the sum total paid out on account of Material, Labor and Expense. Expense, we note, then, is a necessary charge to the cost of production, and must be figured in consistently before the Selling Price can be accurately established. The absolute necessity of giving Manufacturing Expense the most careful consideration, when absorbing it in the cost of production, thereby capitalizing it, or converting it into an asset, cannot be emphasized too vigorously.



ACCOUNTANCY



WINFIELD WRIGHT, LL. B., C. P. A.
Philadelphia, Pa.

COSTING

An important man is he who can figure accurate costs. He is to the twentieth century business organization what the skillful navigator is to the ocean greyhound. We can only say at the final summing up that much depends upon him; that he is an indispensable and inseparable part of up-to-the-hour manufacturing.

Costing, or Cost Analysis, has as its final aim, the proper arrangement of systems of record so that an analysis of costs of operation or of construction may be readily made. When analysis becomes comparatively easy economics in production are sure to be discovered; the management is enabled to become intimately acquainted with every nook and corner of the largest undertaking; and this intimate acquaintance with the entire organization, coupled with the valuable comparisons which can be made between the results of successive periodic statements enables one to manage in fact as well as in name.

To most of us a cost-keeping system means a few schemes and tricks tacked on to the regular bookkeeping system. The uninitiated of us are unable to understand how a mere bookkeeper can develop into a full-fledged and successful manager. Mastering cost-keeping works the metamorphosis — the chrysalis becomes a thing complete—the ordinary clerk becomes the man of parts, the man of science, the engineer. Cost-keeping and the consequently possible cost analysis involves a study and a comparison of methods and of machines, and such study and comparison leads to improvements and to commercial success.

The cost analyst, or cost-getter, is an engineer,—a production and efficiency engineer. His work is the management of the twentieth century industrial plant,—the plant which has been devised, designed, in fact, created by the mechanical engineer, who, while designing and creating, made full use, however, of the figures and statistics of the cost-getter and one-time bookkeeper. The duty of the mechanical engineer ceases, however, with the completion of the plant. He hands it over to the production engineer, the industrial expert, the cost analyst. The latter assumes the broader and more profitable function of operating the plant which the brains of his predecessor, the mechanical engineer, have created. The field

is vast and unlimited. The work of the mechanical engineer is a comparatively short-lived job in the case of any one undertaking. The activities of the cost analyst are spread over the entire life of the concern.

"Cost-keeping has for one of its main objects the determination of the efficiency of men. A proper system of cost-keeping tells you daily what each workman, or each gang of workmen, has accomplished. It is better than a foreman for it cannot 'stand in' with the men. It is better than a foreman for its costs you less and tells you more. A proper system tells you who are your good men and who are your lazy men. It tells you whom to discharge and whom to promote. It tells you whose wages are too high and whose are not high enough. And finally it leads to that ideal condition of industrial organization known as profit sharing. How often have we read in novels of Utopia, where all men share in the profits of all business; and how often have we smiled with incredulity at the prospect? Yet Utopia is right here in America, in spots; and it is a Utopia far more rational than the Utopia of the dreamers. There are many firms that pay their men according to a unit-price, or bonus, system. This is profit-sharing and it is a profit sharing begotten by the use of cost-keeping systems; for, when a manager has learned by cost-keeping that certain men, or groups of men, produce more than others, he soon perceives the advantage of stimulating them to further use of brain and muscle by paying them either bonus for each unit produced in excess of a prescribed minimum, or a unit price for each price of work performed. The men invariably respond to this stimulus and often in a remarkable degree. It is nothing unusual for a man to increase his output 50% upon the introduction of a bonus system of payment; and there are many instances of increases amounting to 200%. Each man then becomes a contractor and works with the zeal of a contractor, for his earnings increase as his energy and ability increase. This is practical profit-sharing that any workman can understand. It is not something vague and intangible, like 5% per annum. It is something intensely real and immediate, for a man can feel it in the pay envelope at the end of the week. Cost-keeping, then, leads to better management. It substitutes the record card for the 'big stick,' yet the record card itself is the biggest stick ever devised."

The outline below shows the factors which figure in and become im-

portant — necessary — component, parts of True, or Real, Cost, i. e., the cost of the finished article in the instance of a manufacturing business.

Real Cost

The cost of finished goods—the output — comprehends, or covers, far more than the figure of wages paid, plus the amount of material used. There must be some Overhead Expense. The manufacturer ignoring this item of Real Cost, soon finds a very plausible explanation for the company's business losses — for the yearly deficit, which so stubbornly continued to grow, until it ate up the Surplus and then listed itself among the assets on the Balance Sheet under the heading of Deficit Account. The company's executive head finds, we hope not too late, that he has based his Selling Price on a figure materially smaller than the Real Cost of the product. The following outline will give us some idea of the many and varied kinds of Overhead Expense, which the hapless executive has failed to figure in when setting his Selling Price:

In Shop Operation	{	Foreman,
		Shop Clerks,
		Tool Keepers, etc.
In Office Maintenance	{	Clerks,
		Executives' Salaries,
		Helpers, etc.
Overhead Expense	{	Depreciation
		Insurance
		Taxes
		Freight
		Expressage
		Cartage
		Printing
		Stationery
		Telephone
		Telegraph
		Traveling Expense
		Postage
		Legal
General	{	Water
		Heat
		Lighting
		Advertising
		Etc., Etc.

Is it not evident, then, that the question of Expense is of vital importance—that it is certainly a part of the Real Cost? In fact, the Overhead Expense figure (see above outline) is often found to be in excess of the Direct Labor cost. The successful, up-to-the-minute, manufacturer knows just how much of this Over-

(Concluded on preceding page)

Real Cost, or Cost of the Finished Article.	{	(1) Material	{	(a) Direct	{	(1) Shops
		(2) Labor		(b) Indirect		(2) General
		(3) Expense		Shops		
				General		



Giving Letters Life and Decent Dress



LOUIS VICTOR EYTINGE
Florence, Arizona

This is the first of two installments, representing Mr. Eyttinge's paper read before the Associated Advertising Clubs of the World, at their Toronto convention two years ago. It instantly put its author in the first order of business English stars. Our readers should note the writer's vivid and well-sustained figures of speech; his concise and penetrating style, lucid and limpid as spring water. Catch his happy use of alliteration and remember that his remarkable work is done in his cell, in the State Penitentiary, at Florence, Arizona, where it is not unusual for the temperature to reach 120 in the shade. Without college training, and in the face of broken health and morals, serving a life sentence, this young man set out to prove J. G. Holland's words from "Gradatim":

We rise by the things that are under our feet,
By what we have mastered of good and gain;
By the pride deposed and the passion slain,
And the vanquished ills that we hourly meet.
Heaven is not reached at a single bound,
But we build the laddied by which we rise
From the lowly earth to the vaulted skies,
And we mount to the summit round by round.

If you, having freedom, health, and a good mind, have not made a useful place and a worthy name for yourself, let Mr. Eyttinge's achievements be a spur to you as you read his articles.—The Editor.

The tramp, rather than the temporarily out of work, aroused many cities last winter to the problem of the unemployed. Actually more than a million, products of our civilization, their very numbers and manifest weaknesses awakened a public conscience to a danger menacing the social structure. Yes—and it is about time that business men were aroused to the danger that threatens their most modern method of merchandising because of the ragged hordes of letter hoboes that are beating their way through the American mails!

In the larger cities, these chronic unemployed were offered work shoveling snow and dirt, but in most cases the human being refused or at best

worked but spasmodically. They had wishbones instead of backbones. They lacked stamina and endurance. Each spurt brought its weakening reaction that sent them lower and lower, to end as drifting dregs in poor-house and prison—social outcasts thrown from the channels of life into an empty existence—human derelicts in the path of progress. Inasmuch as I have at times, in the past, associated with these tramps, I am well prepared to believe those sociologists who assert that they number more than a million. If then, one per cent of our population can create such a social disturbance, why should not advertising and business men become alarmed when letter experts insist that ninety per cent of the letters that are sent out are not doing the things for which they were brought into existence?

Many men bewail the passing of the old hand-written letter, thinking that the art of letter-writing is lost. They cry out that the typewriter and duplicating machine have destroyed the letter of courtesy, urbanity and heartiness. Nonsense! Nothing of the kind! They have elevated standards and given rise to a library. It is true that the speeding up processes in business have cast aside many of the formal non-essentials common in long-ago letters—but it is also true that the very high grade form letter, written with infinite care and appealing art, printed and processed with regard for typographic beauty, is the equal of anything we had in unscientific olden times.

The trouble is that in struggling after a higher efficiency in machines and methods we have not kept progress in men and minds, at least so far as we reflect these in our letter work.

In seeking after those things that loomed large we have lost sight of the little things about us and have allowed our letters to be handled by incompetents or to reflect our own indifference, and so — there has crept into our letters a degeneracy like unto that which saps the soul of the tramp!

So many letters beg for business with stammering speech and halting gait, or other congenital disorder that makes one believe them to have been brought into being by foolish fathers who neither planned nor prepared the way for their coming. Some babble out their story in that empty expressionless style employed by the wandering mind. Others are flabby fleshly word hulks that flop around without any argumentative facts to serve as the bracing bones for their bulk. Some are equally disgusting at the other extreme, for their facts stand up as grisly skeletons without the graceful covering of courtesy. Others make splendid starts or fitful finishes—flaring flashes that make these spasms of activity show more strikingly the general weakness. What the letter world needs—and needs now—is a law of eugenics!

If the Great Executive thought enough of his human instruments to make them "after His image," surely

we should think enough of our brain children to make them representative of their parenthood. As a wise father is careful in the training of his son, seeing that his mind acquires only that which is best and his body be fed to make bone and brawn, so, too, should we plan and care for our letters that they may grow into efficient offspring. Let us make our letters like ourselves. Let us take our bare bony facts and so assemble them that we have an articulated skeleton. It must be a working skeleton—leg must not be in arm's place—all the joints want to be well protected and well oiled, so that they neither protrude too plainly nor creak in motion. Upon our skeleton let us build a body of attractive ideas colored with carefully selected words, paying attention as we go along, that each muscle really flexes and that each word really pictures. One thing is yet lacking: LIFE. All that has been done is worthless if one does not start the heart to pumping the red blood of personality that gives the living power to your letter. You possess this personality—this magic undefinable something that makes you indifferent. Your physical appearance, your facial expressions, your carriage—these are but small parts of your personality. Its greatest force is felt rather than seen and this portion of yourself is what you must breathe into your letters. Put the spirit of yourself — put SOUL into your pen and paper salesmen.

The trouble with most business men, when they write letters, is that they become too self-conscious of their task. They seem to get out of their natural state — to forget whatever ability they may have had as flesh-and-blood salesmen and either sink down into some miring rut from which the pitifully pipe their pleas for business, or else they stolidly strut around on stiff stilts! Is there any reason for other than naturalness in our lives, in our selling or in our letters? If we can be humanly natural in our face-to-face selling—if we can use crisp, crackling, clean and clear conversation—why do we change all this when we write business letters and involve ourselves in floundering flap-doodle? It but tends to handicap business letters in general and to a deterioration of our letters in particular, until these become like the tramp, chronically out of work and impossibly inefficient!

Among tramps I've met long-haired ex-actors who were quite capable of weaving words, stringing sonorous phrases, polishing rhetoric — but it was all sound and little sense. They were superficial parasites incapable of real acting. Lofty literature, "hifalutin spread-eagleism," conjuring with catch-phrases and the like, are as much out of place in real result rendering letters as is deadly dull, drab conventionalism. The tramp knocking at your back door has a negative personality—he is a slouch because he has been slipping down rather than



Side Lights On COMMERCIAL LAW



P. B. S. PETERS

Manual Training High School
Kansas City, Mo.

THE STORY OF JACKSON VERSUS SAMPSON.

The following relates the case known in law as Jackson vs. Sampson (the names are fictitious but the facts are true) and pertains to a transfer of land by means of a power of attorney. It appears that George B. Stone purchased certain property from H. H. Hammond, who was acting as attorney in fact for the owner, Maria Gonzola. Some years after Stone purchased the property, he died. After his death a suit was filed against Jackson as administrator of the estate of Stone to recover the property. The suit was brought by Maria Sampson who claimed that she was entitled to the recovery of the property because of the fact that she had married between the time when she, as Maria Gonzola, executed the power of attorney to Hammond, and the date of the conveyance by Hammond to Stone. In other words she contended that the power of attorney given by her when she was single was annulled by her subsequent marriage, and the deed she had previously authorized executed by her attorney in fact was void; that it was Stone's business to know whether she was still single at the time. The court decided in favor of the woman thereby upholding her contention as being correct in law, and the Stone estate lost the land.

According to an eminent authority it has been poetically proclaimed that "he who steals my purse, steals trash," yet the statutes of all civilized states provide for sending the thief to prison for stealing that sort of trash. But he who steals land through the aid of a technicality may be upheld, and the loser pay damages in addition to paying the costs of the suit.

What Is Property?

At this particular time it may be well to inquire what is property, and of what does it consist? Property includes whatever the law permits a man to possess, to enjoy, and to dispose of to the exclusion of others. While nearly everything in the material world may be owned, the air, the seas, and running water are some of the things excluded from private ownership, although one may have the right to enjoy them temporarily, or so long as they remain in his possession. Wild animals not in captivity are not

considered property. If, after their capture they are not abandoned or they escape and return to the common stock, the next taker has a right to seize and enjoy them.

There are two general classes of property susceptible of individual ownership: real property, or realty, and personal property or personality.

The terms "real property" and "personal property" were not originally selected as descriptive words of the things included in each class, but are derived from Latin names, *actio realis* and *actio personalis*, applied in ancient times to the different kinds of actions resorted to by one who had been deprived of these different classes of property. If one could recover the real thing sued for—the land itself—he used what was termed a "real action"; and as the real action was brought for property in land only, real property became the name of property interests in land, except leaseholds and liens. When the action would result in the recovery of only the money value of the thing sued for—and not in the specific property, as cattle or goods—the action was in effect against the person, and was known as a personal action; and the name "personal property" was used to designate the kind of property concerning which the property was brought.

Real Property.

Real property is anything of a fixed, immovable, and permanent character, and consists of land and structures permanently affixed thereto. Blackstone classifies real property as lands, tenements, and hereditaments; but this division is of little value, except historically.

The word hereditament is the legal term applied to everything that can be inherited; that is that upon the death of the owner would pass to the heir and not to the executor of the estate. In England certain articles of property, of a personal character, called heirlooms, or family jewels, and furniture, by custom descend to the heir together with the land upon the death of an ancestor. In the United States this distinction is not so recognized as a part of our law.

The technical meaning of tenements does not relate to buildings rented to tenants, but, in its original and legal sense signifies everything of a personal nature which is the subject of a tenure, provided always that it be of a permanent character. The right of way over lands of another, or an easement, and the like are familiar examples of a tenement as defined. Tenure, in its general sense, is a mode of holding or occupying. Thus we speak of the tenure of an office, meaning the manner in which it is held, especially with regard to time, and of tenure of land, in the sense of occupation and tenancy.

Land.

The term land, in its broadest sense, includes whatever is above or beneath the surface of the earth, or as the old

phrase ran, "Whoever owns the surface owns everything up to the sky and everything down to the center of the earth." It embraces the soil and everything upon it, and everything attached to it, whether naturally, as trees, grass, and water; or artificially as buildings, fences, and other permanent structures. It also includes mines, quarries, mineral lodes, oils, and gases. The term land also comprehends the waters which cover the land, and a conveyance of land so covered need not say so many acres of water but rather so many acres of land which includes all water, whether of lake or stream within its bounds.

The surface of the land may be separated by a distinct title from the different strata underneath it, and there may be as many owners as there are strata. One person may own the first layer of coal while another owns the remainder; while still another may own the surface.

Ownership of Trees.

The owner of the land owns the trees upon it. If a neighbor has a fruit tree so close to the property line that many of the branches hang over the fence, there are a number of things you may legally do—there are also a number of things you may not legally do. Good judgment often prevents this from being a fruitful source of litigation, even though it often cause hard feelings and much trouble.

In the first place it must be understood that such fruit does not belong to the person over whose land the limbs project. But there are several things you may do about it. You may cut off, or require the owner of the tree to cut off every bough or twig that extends over the dividing line. You may even dig down in the earth and remove every root that comes into your land. When these projecting roots and branches have been removed they, and the fruit from them, belong to the one upon whose land the trunk of the tree stands. The tree and its product is the sole property of him on whose land the trunk of the tree is situated, and as such he is entitled to its product. You may, if inclined to be "ugly," refuse to permit the owner to come on your land to gather the fruit; you may refuse to permit him to climb the limbs that extend over the division line; and you may even refuse to allow him to shake the fruit down; but if you do all these things you must gather the fruit and give it to the neighbor—if he asks you to do so. If you refuse all of this then the owner may enter your property for the purpose of gathering his fruit, but he must use no force and do no damage, or he will be liable to a suit for damages.

When a tree stands on the boundary line it is the joint property of both, and neither can remove or injure it without the consent of the other.

Water Rights.

The owner of land adjoining a stream not navigable, is the owner of

(Concluded on page 23)



VOCATIONAL GUIDANCE



F. E. H. JAEGER

East Side High School, Newark, N. J.

A TALK WITH THE BOYS AND GIRLS WHO ARE JUST ENTERING HIGH SCHOOL.

Every person owes a debt to society. For the electric light we owe a debt to its inventor; for the movie film we owe a debt to the Rev. Goodwin, and so for all the fine things we enjoy in life we owe a debt to someone who has worked hours and hours to invent or perfect them, and usually with little financial reward.

Why do we hear so many people say, "I wish I had my life to live over again. I would do differently; I wouldn't be a farmer, or a druggist, or a preacher!" Because someone who was too narrow advised them to take up whatever work they are engaged in, as it happened to be the fashion at the time to be a druggist or a lawyer; or because they, not knowing what else to be, just drifted into that particular profession or trade.

Again, why do we so often hear our parents or older friends say, "I wish I had your chance to go to school." Not because they like to go to school any more than you do, but knowing now what vocation they are fitted for, realize what a fine opportunity our schools offer to the young person who knows for what vocation he wants to fit himself. You can learn almost any trade, profession or business in our modern schools, and within a few blocks of your home.

Have you thought of the day when you will leave school and take up your life work? Have you thought of the vocation for which you are best fitted? And if you have, are you taking the course which will fit you for it? Are you studying algebra when you ought to be studying arithmetic? Or are you just taking a course, perhaps because someone told you it was a snap, or because a chum is taking it, and then when you graduate, take a chance at getting a job, and let that be your life work? Do you know that more than 750 out of every 1000 get their jobs in this way, and do you then wonder that so many become failures; and why so few get rich, so many remain poor; so few are happy, so many unhappy in their work?

Carlyle said, "Blessed is he who has found his work; let him ask no other blessedness."

I haven't much to say to the boy who can tell me with all sincerity, "I

am going to be an engineer, or a machinist." I want to congratulate him on being one of the few fortunate individuals in this world. But are you sure that you want to be an engineer or machinist? Isn't it because John Jones' father or brother is one and gets so much per week?

Some boys want to be policemen because they wear a uniform and carry a gun. Evidently they have been reading some Diamond Dick or Nick Carter stories.

How often we find a lawyer, a doctor or an accountant, giving up his profession for something else. He, too, though he knew what vocation he wanted to take up, but later, after years of hard work, now lost, he turns to something else.

I know a blacksmith who after he was forty became a doctor; also a telegrapher who after thirty-five became a doctor; a school teacher who at the age of forty became a lawyer. Each thought, as a young man, he had found his vocation. Again it is a case of "I thought so," with no reason or analysis to back him up.

How much better each would have been had he given careful study to his life's work and not lost all those valuable years.

Don't say, "Perhaps he wanted to be a lawyer but had to go to work early to earn his own living." I know of too many cases like this, but any boy who wills can accomplish it in a few short years now. He may take a year or two longer, but that is not ten or fifteen. With all the fine evening schools in the cities and the correspondence schools for the smaller places, no boy who wills has any excuse.

It seems hard that the average boy has less sense and judgment during the eight most important years of his life than at any other period. From the time he enters High School until he graduates from college he is in a constant mental turmoil. He cuts classes, goes out nights, reads trash, tries to be a sport; in short, does everything which, in later years, he himself condemns.

Yes, you can talk to a boy and he'll say you are right, he knows you are right, but there is an indefinable something which goads him on to do wrong anyway. I said indefinable. Perhaps I should be frank and say that it's the devil in him, or the influence of some older fellows, and you know a fellow doesn't want to be a prude or goody-goody when the other fellows are around, or perhaps some girl chides him. All these things influence him to do things which in later years he knows were wrong, and which he would not do if he could start over. And so I say the saddest thing in life's plan is the lack of judgment in the most important years of our life.

And now I have come to the important part of my talk. **How to make the decision!**

To the boy who will take himself seriously for a while, and in spite of

what I have just said, that a boy lacks judgment, with proper counsel and self-study, he can determine quite accurately the vocation for which he is best fitted and prepare for it.

Now, every boy is fitted for some particular kind of work, and this may apply to several kinds of business, or trades, or professions. We don't say a boy is fitted to be only an auto expert, or an electrical engineer.

If this were true, what about the boy of two hundred years ago when there were no autos or electricity? But the same talent which to-day designs the auto, perhaps designed the buggy of one hundred years ago, etc.

What we want to do is to find a boy's bent and adapt or apply that bent to some vocation of the present day.

The first thing for the boy to do, who wants to find his bent or to know what he shall make his life work, is to analyze himself. This may seem easy, but just to sit down a minute or two and say, "I wonder what I would like to do," or "I guess I'll be a lawyer; it pays big money," will never do, and neither is this self-analysis.

I would sit down and write a hundred or two hundred questions and answer them in writing. What questions? Your age, health, father's work, whether you like your different studies, and why; whether you like reading. What do you read? Lectures, what lectures; shows, what shows, why; machinery, what kind, why; autos; farming, why? Do you like to be indoors, outdoors, winter, summer, why? What do you like about Grant, Lincoln, Wilson, Tammany, Bryan, Hughes, Von Hindenburg, Napoleon? Now why all these questions? Because in their answers you can tell whether you have the stuff in you that makes a Napoleon, a Wilson, an Edison or a Tammany chief.

Do you lead your fellow schoolmates, or do you climb on the band wagon when someone else yells?

Have you ever led a debate and won it? Did you enjoy it or were you afraid to get up before the school and talk? Don't aspire to be a Bryan if you were.

Can you take a bicycle apart and put it together again easily? And do you enjoy such work? If not, don't aspire to be a fine mechanic. Do you want the finer things in life: autos, money, short hours, freedom to go when you will? Get yourself rightly placed in your life's work and I can guarantee all the above.

My next advice to you is to go to your public library and read what books you can find there on Vocations, Profitable Employments, etc. After you have read these books, and you will find them interesting, ask yourself which vocation appealed to you most, and why. If you find one, then get into closer touch with it by going to a plant where you can see the actual work performed, talk with men in that vocation. Tell them you are thinking of going into that trade



or profession, and ask them to tell you the ins and outs of it. Don't be hasty in your decision. Take plenty of time. Go to several plants if you can, and talk with as many men in that vocation as you can. If, from all that you have seen and heard, you feel that you could not be happier in any other line of work, and if you find nothing in it distasteful to you, then you are not making a mistake in choosing that vocation as your life work.

Good and Bad Business Letters

ROSE BUHLIG,
Technical High School, Chicago

Ambiguity of Expression

The letters that are here given are intended to be used as class exercises. They all contain mistakes that have been explained, mistakes that destroy the clearness of the sentence. Some contain, as well, stereotyped expressions that should be avoided. In all its inaccuracies the first reads—

Gentlemen:

Referring¹ to our order X-2575, please be advised that we not only² wish to see a catalogue cut of the register we ordered, but also a sample. We ask you, therefore, to³ kindly⁴ send us the sample at once.

In regard to your No. 84 Ventilator, we have found it as good⁵ or better than your old No. 13. It distributes the air more evenly, which⁶ is an important point in a ventilator. We have decided on quoting No. 84 in all our bids hereafter and to have⁷ our salesmen urge its use over No. 13. We hope it⁸ will meet with your approval.

Yours truly,

The mistakes numbered above are as follows:

1. Hanging participle.
2. Misplaced modifier.
3. Misplaced modifier (split infinitive).
4. Stereotyped.
5. Omission of necessary word.
6. Ambiguous pronoun.
7. Shift of construction.
8. Indefinite it.

One way to revise the letter is—

Gentlemen:

In reference to our order X-2575 please be advised that we wish to see not only a catalogue cut of the register we ordered, but also a sample. We ask you, therefore, to send us the sample at once.

In regard to your No. 84 Ventilator, we wish to say that we have found it as good as or better than your old No. 13. It distributes the air more evenly—an important point in a ventilator. We have decided to quote No. 84 in all our bids hereafter and to have our salesmen urge its use over No. 13. We hope this arrangement will meet with your approval.

Yours truly,

Another letter that needs considerable revision is—

Dear Sir:

Your valued¹ favor² received³ advising us of shipment of two lots⁴ cherries which⁵ you have sent us here, and same⁶ will have our best attention. From present indications would⁷ think we will not have to sell your fruit for less than \$1.60 per case⁸ that is⁹ provided the fruit is choice. Would¹⁰ like to handle 5¹¹ to 10,000 cases this year on commission.

Thanking¹² you,¹³ we remain

Yours truly,

The mistakes indicated above are as follows:

1. Stereotyped expression.
2. Stereotyped expression.
3. Omission of the verb.
4. Omission of the article.
5. Omission of the preposition.
6. Chance for condensation.
7. Stereotyped expression.
8. Stereotyped expression.
9. Punctuation.
10. Punctuation.
11. Omission of the subject.
12. Inaccuracy of expression.
13. Stereotyped closing.
14. Incomplete, inaccurate, and unnecessary ending.

Revised the letter reads—

Dear Sir:

We have your letter advising us of the shipment to us of two lots of cherries, which will have our best attention. From present indications we think we will not have to sell your fruit for less than \$1.60 per case; that is, provided your fruit is choice.

We would like to handle from 5000 to 10,000 cases this year on commission.

Yours truly,

In both of these letters I should suggest avoiding the use of **advise**.

Here is another bad letter:

Dear Sir:

Relative to your order of recent date, beg¹ to say that we are temporarily out of No. 173 White Nubuck Pump, so² have³ placed same⁴ on back order and will forward⁵ immediately upon arrival⁶ in stock.

Thanking⁷ you for your favor,⁸ we are

Yours truly,

The numbers shown above indicate:

1. Stereotyped expression.
2. Loose connective.
3. Omission of subject.
4. Stereotyped expression.
5. Omission of subject.
6. Omission of pronoun its.
7. Stereotyped closing.
8. Stereotyped expression.

The revisions here given are not offered as the best that can be made of each of the poor letters, but each has been kept as nearly as possible like the original as correctness would allow. It seems to me that for class work this is the best plan to follow. To be sure, if a better revision seems within the power of the class—a revision showing more courtesy, for example—it should be carefully considered. For instance, the opening sentence of the second letter given here

for revision might be made more courteous thus:

Dear Sir:

We have your letter telling us that you have shipped us two lots of cherries. We thank you for the consignment and assure you that it will have our best attention.

Any such improvement should certainly be taken up after the class understands the main corrections that have been made in the letter.

LAW

(Continued from page 21)

the soil to the center line of the river. Where the stream is described as a boundary, the law will construe the grant as extending to the center of the river. The proprietor whose title extends to the middle of the stream has no title to the water. He does have a right to make a reasonable use of it for his land stock, or house, while passing over his land; but he must not in any substantial way diminish or impair the right of use by a lower or other proprietor as it passes along his land. He may change its course on his own property, but he must not divert it so as to cause it to enter his neighbor's land elsewhere than its natural channel. When the water is congealed into ice and is attached to the soil it is considered a part of the real estate, and the owner of the land has a right to prevent its removal by another.

CATALOGS & CIRCULARS

"Efficiency" is the title of a school booklet published by the people of Huntstinger Business School, Hartford, Conn. It is breezily edited, superbly printed in the office, and chock full of humor. It is a credit to all concerned.

"Why SXS Spoken Success" is the attractive title to a cream-toned booklet, superbly printed, printed and issued by The Spokane, Wash., Expert School. It is composed of testimonials of Spokane business women and men.

"The Clearing House" is the appropriate title of a twelve-page paper issued by the Goodyear Publishing Company, Cedar Rapids, Iowa, in the interests of their publications. It is, as might well be expected, well written and timely. Mailed free to interested commercial teachers and school people generally. You're missing something if you are not on the wire.

The Summer School Bulletin of the Rochester, N. Y., Business Institute announces in a well printed booklet of 52 pages its summer session beginning June 27th and ending July 29th. The purpose of the summer school is to give special training in methods of teaching commercial subjects. It is perhaps the oldest commercial normal school in the country.

Brown's Business College, St. Louis, Mo., celebrated its fiftieth anniversary by issuing an attractive booklet containing some masterful specimens of penmanship from the pen of S. N. Falder.

"Teaching Talent" is the title of a little leaflet issued by the Co-operative Instructors' Association of Marion, Ind., to promote the cause of bringing together school superintendents and teachers, and so far as we have been able to learn, does it successfully.

Olson's Commercial Colleges, Parsons and Independence, Kans., issues a well printed catalog of 64 pages, profusely illustrated and attractively printed. It bespeaks a prosperous institution.



ADVERTISING



THOS. E. CUPPER, Inc. Acct.
Bingen, Ga.

ADVERTISING TALK No. 6

Some one has said that "Any letter to be a producer must have the proper ring." It would be well to bear in mind that this is not only true of letters of various styles at the different stages of progress, but of any advertising as well.

There seems to be a peculiar individuality revealed in an indescribable manner in each and every letter—and the recipient who makes a close and careful study of such correspondence, knows the kind of a reply likely to make the best and most lasting impression. A letter which would interest one prospective might not appeal so readily to another; therefore, the same letter will not answer in all cases with the same degree of effectiveness. The highest productive results may easily be traced to the house that infuses high-power efficiency in its methods of publicity, and any other course would very likely produce the opposite effect which, in a way, must come back home. Lost motion or inefficiency has no place in business, and, usually, is pretty certain to cost the house in dollars and cents.

Every business should have, or install, an effective follow-up system peculiar to its individual requirements, and schools are no exception to the rule—or to this suggestion. A desirable system may consist of a series of strong, personal letters together with attractive and convincing printed and other matter, and mailed out at such intervals as will insure materialization, or until thoroughly convinced—beyond all reasonable doubt—that no business, or chance of a sale, is there—and then try to ascertain WHY.

Experience teaches that there are many who can readily distinguish the stereotype "stock" or "form" from the "personal direct" letter; the former does not leave, in the mind of the recipient, that satisfied feeling of PERSONAL INTEREST that the latter almost always does, and this is one reason why they are not as valuable in sales-making. While one may be just as genuine as the other, as far as true personal interest on the writer's part is directly or indirectly concerned,—there exists an apparent interest-lacking principle, and this apparent cause, after all, is one which should be watched with utmost care, and which may largely influence the termination of a prospective sale.

There is a certain fascination about Fine Penmanship which seems to

charm and inspire the average person in any walk of life, and there may be no question but that, properly used, it is an excellent drawing card for schools. A short letter written on Mazarine paper with white ink, in ornamental style, is productive of excellent results. Many are the students who have acknowledged that such a letter made the greatest impression, and was the key to their decision and action.

EYTINGE

(Continued from page 20)

striving upward. You, on the other hand, have a positive personality, because you are constantly climbing. There is then no reason you should indulge in a Jekyll-Hyde stunt when you write business letters.

When you transact business face-to-face you link your product or your service up to that of the prospect. You talk to him about that which you sell in such a way that he sees your proposition in the light of his needs, his problems. Yet the great majority of letters are interminably We, We, We-this and We-that, or Ours and Mine. Because they do not fit in with the prospect's business or his living conditions, they fail to awaken even his self-interest.

Others (and these are a considerable portion of the minority) in their desires to talk from the other man's viewpoint, indulge in vociferous You-You-You-into that is nothing more than the rasping racket of the side-show barker.

When you meet your prospects in person, you put forward all that is vital and virile in your make-up. You plan your play according to the nature of the party to whom you talk. You take hold with a grit that grips. You use gimp and gumption. You concentrate and put your heart into it. Do the same thing with your letters. Don't grind them out as if you were some school kid reciting a lesson. Talk truthfully—for a lie is as quickly recognized in your letter as in your voice. Talk sincerely—because hot air on paper rarely brings back cold coin replies. Talk politely—for courtesy counts and neglect never. Talk vimfully—for a weak, slinking letter leans easily toward the junkman's alley. Talk simply—because even the big brains that build business are more receptive to and affected by the simple than the superficial. Talk manfully—personally. Just be yourself—natural. Visualize the man or woman, or the class of people to whom you write. Range them out in front of your mind's eye and imagine yourself talking to them. Talk humanly to and with them—never directly at them. Use your heart as well as your head in this letter talk. Use feeling and not spieling. **Be human yourself and then you can do with your letters as you do in person.** You can get under the prospect's hide—can get a grip on his inwards and get away with the order. But the only way you can do that is to **GET IN THE ENVELOPE AND SEAL THE FLAP!**

MARSHALL'S MEANDERINGS

(Continued from page 17)

Evidently war is just what General Sherman called it.

New Use for an Old Law All of us who have dabbled ever so slightly in elementary physics, know about Newton's "Law of Action and Reaction." This law made it clear to us that when we bumped our heads against the bedpost, the post got just as hard a bump as we did, even if it did not say so many naughty words. Likewise, it explained why we could not lift ourselves over a fence by pulling on our boot-straps, or propel a sail boat by means of a bellows attached to the boat. It also explained why a gun "kicks" and why a bird can not fly in a vacuum. Altogether it was a most interesting law.

Now comes Mr. Roger W. Babson, of Wellesley Farms, Massachusetts, and tells us that this law of action and reaction is just as active and just as sure in our moral, as in our physical life. It accounts for the rewards of our virtue and the pains of sin, and the advantages of industry over idleness, and it affords a scientific demonstration that virtue is its own reward. In short, Mr. Babson would make this law the basis of all character building, teaching young people that only as they give can they receive, and that selfishness is not only unmoral, but unscientific. He maintains that the whole ethical code can be taught to the child through study of this law of spiritual action and reaction, and its operation in human affairs. He claims that the really valuable part of religion is based on it, and that it supplies a means of studying human conduct, and ethical and spiritual progress in a way that can shock no one's religious sensibilities. In other words, it puts morals on a scientific rather than a sentimental basis, because the operation of the law is just as sure as that of the law of gravitation or chemical affinity, or the principle of the lever.

All this seems almost too good to be true. Many of us have long been "going it blind" as to our morals, and standing upon the rather uncertain basis of sentiment or faith, instead of positive knowledge. If the value of virtue and unselfishness can really be demonstrated so as to convince the most skeptical or cynical, it will be a great thing for the world. Yet the plan seems too mechanical in its nature to appeal either to religious mystics, or ethical sentimentalists. It is too much like determining the spiritual structure of life by means of a blue-print.

Mr. Babson presented an outline of his unique theory in a paper read at the last meeting of the Eastern Commercial Teacher's Association, and his ideas so impressed the members of that body that the address has been printed in pamphlet form. It is well worth a careful reading.



Tales of A MELTING POT



CHARLES T. CRAGIN
Holyoke, Mass.

ALEXANDER THE GREAT— METAL FROM MODERN GREECE.

2300 years ago, or thereabouts, lived a young man by the name of Alexander. I don't know what his other name was, but he came from Macedonia and was the son of his father, Philip, king of that country. "It is a wise child that knows his own father," says the old proverb. You can generally locate your mother pretty close, but fathers are a bit of uncertain quantity, even in these days. But Philip of Macedonia was a famous fighting man and his son a few years later was going around sighing because there were no more worlds to conquer for he had licked everything there was to lick and then, discouraged because there was no more scrapping to do, he drank himself to death at the rather early age of thirty-three.

Alexander lived too soon, if he were around here now he wouldn't have to sigh for more worlds to conquer. A few months in the trenches over around Verdun or anywhere along the crooked line from Switzerland to the British Channel with "Jack Johnsons" and shrapnel bursting around him would probably show Alexander some stunts that he never dreamed of and he would be more likely to sigh to get out of those trenches than to find more of them to conquer. But let that pass. Alexander is a "has been," a "back number," and so it would appear is the land of architecture, sculpture, manly grace, classic scholarship and physical perfection that produced this ancient Greek.

Nations, like other things, are transitory; they come and go. 2000 years ago the mailed legions of Rome shook the earth with their martial tread. Now the modern Roman cleans our streets and digs our ditches and shovels out foundations for our cellars and does the general heavy scavenger work of modern cities, while the descendants of "Aleck the Great" run Shoe-Shine Parlors, Candy Stores, Ice Cream joints and Hokey Pokey push carts. I wonder if some day the descendants of we English, who pride ourselves on our scholarship, our superior business ability, or we Germans, who talk about our Kultur, I wonder if we will be doing what many

of the descendants of the Romans and the Greeks are doing to-day.

There is no sculpture in the world to be compared with the beautiful statuary of Phidias and Praxitiles, those wonderful statues of gods and goddesses that mark the ruins of ancient Greece. There is no architecture in the world to compare with the Parthenon and the Acropolis of ancient Athens, and it is just a bit difficult to say why Greece should have fallen, with its scholarship, its taste, its skill in the arts and its physical perfection for it was the Olympian games of Ancient Athens that brought the human body to such perfection that the sculptor could produce from the living model the machless figures of his chisel.

The reason of the decay is probably that they cultivated the mind and body without any regard to the spirit; to the soul. You can make a well trained mind, a physically perfect body and still have a race that will decay, for the animal passions will remain and burn with undiminished fire, yes, with increased fire from the very bodily perfection. Witness: Malcolm Ford, champion college and amateur athlete of his time. It was he who murdered his own brother in a fit of insane rage. Witness: Dr. Waite, recently convicted of the diabolic murder of the father and mother of his wife. He was the champion indoor tennis player of America, physically perfect and mentally acute.

The decay of nations comes from causes like these and it is only the people that cultivate the soul as well as the body and the mind, that will remain dominant till the last trumpet blows.

Metal From Modern Greece.

It is about a dozen years ago that I first knew a young Greek boy by the name of Alexander Leloudas. My first meeting with Leloudas was not at all romantic. I went into one of the usual five-cent shoe-shine parlors and he bent industriously over my large, dusty shoes and shined them up in the highest style of Greek art. Quite a come down from the sculpture of Phidias and Praxitiles, but he did a good job and he was a youth with lustrous dark eyes, fine cut nose, a real Grecian nose, though a bit smutty because he had rubbed it with his shoeblackening stained hands, and a rather wide mouth which wore an engaging smile as he thanked me for the nickel. It was my regular resort when I could afford a nickel for a shine and I frequently met young Leloudas, who was very glad to have conversation with anybody who would talk to him. He was an engaging fellow and he learned English, which he did not at first speak very well, with surprising rapidity.

The Parlor in which we met was one of the regular Greek shoe-shine temples and adorned with the astonishing pictures that are to be found in all Greek shoe-shine parlors. Pictures of the curious city of the Monks of Thelma in Greece with the monas-

teries built on the top of high rock-towers, inaccessible to anything except birds, aeroplanes and Zeppelins, though there were no Zeppelins then. Amazing pictures of Turko-Greek war, in which heroic pink and pea green Greek warriors rode sky blue and royal purple horses over bright yellow and deep orange Turks and slashed them all to pieces. In the real war, the Turks did most of the riding over and slashing, but why sacrifice pictorial effect to cold prosaic fact. The Greeks meant to cut them all to pieces and it's a pity they didn't, so why not let them do it on paper if they didn't in the actual field.

I saw that young Leloudas spent much of his spare time with a newspaper, at first laboriously spelling out the items of English news. A month or two later, he was struggling with books, and in the fall, he asked me, one day, if I thought he might enter our night school with profit. I had some doubts of his capacity to understand instruction in English but I told him to come on and try it. You never can tell if you don't try, and so, he became a student in the night school. A surprisingly good student he was, too, for the boy had been well educated in his own country and he told me the story of why he came to America.

I will try and give that story as told to me by "Alexander the Great," as the boys of our night school soon christened him. He was a most loquacious young fellow and delighted to talk. I shall not attempt to reproduce, verbatim, the picturesque English in which he told his story only giving a hint of it. It took me some time to break him of the habit of calling me Miss Cragin. He adored our good looking young teacher of shorthand and never missed an opportunity to speak to Miss Fleming and for a long time I was also Miss. I was once slender enough to be girlish in appearance but am now a bit too full around the waist line.

The Story of Alexander the Great.

"Miss Cragin," said Alexander, "I will tell you." It was in answer to my inquiry of how he happened to come to America. "Our home it was in the mountains of the North Greece, almost out to the land of Turkey, where the cursed Mohammedans lived, those who called us Greeks and all others of the Balkan states, "Christian dogs," and who killed us when they got the chance. My father was a shepherd and a farmer of the hills in the land north of Salonica, where much of the year it is very cold and where he kept a herd of sheep and goats in the hills until the Turkish soldiers and the Bulgarian thieves stole so many of them that he could do it no longer. It was a country, what you call wild. The eagles screamed from far up in the air over the mountain tops, and in the tall trees and on the ledges so high hawks and eagles built their nests where no man could climb. The eagles were better off than we Greeks in that wild North country, for there were bad men everywhere. Men in



Bulgaria did not like us too well and Bulgaria was then ruled by the Turks, who had Turkish soldiers all along the border and in the garrison towns. Miss Cragin, no girl that was at all beautiful to look upon was in any wise safe, for, do you know, those devils of Turks, those Turkish officers, would steal her and if anyone tried to stop them they would his throat cut or kill him with their bayonets or their guns. Why, it was bad enough for the men in that country but for the girls, for the young women, it was what you call the hell, for a girl might find herself one of the wives in a Turkish harem or, worse yet, the plaything of the officers of a Turkish garrison. Why, Miss—Mr. Cragin, I mean, I have seen in the towns of Bulgaria, along the border and in some of our North Greek towns too, young girls pretty, young girls beautiful, who had their faces slashed and crossed with the sharp point of a knife until they are no more pretty to look upon. Who did this, do you say? Why, their mothers did it so that they might not look beautiful to the thrice accursed, beastly Turks. Well, every man in that part of the Balkans is born, not with a silver spoon, that you say here, in his mouth but almost born with a knife in his teeth and the first thing they give him to play with is not a rattle, or a little woolly dog or a bear of the Teddy, such as you give to children here in America but they give him the knife, the dagger, the revolver that shoots the bullet that kills. My father, he too, was not what you call a nice man of the Sunday School. He have had quarrels with his enemies, they have shoot at him and he have to shoot at them and there is blood between the men of Bulgaria and soldiers of Turkey and the men of my country in the wild mountain region of northern Greece, and my father had two daughters, a little younger as me and he loved them, just so well as you here in America love your daughters and his heart grew cold and sick when saw what might happen with them. Why, you ask if there is no law in Greece? Well, Greece, she have a king then George, the Dane, but there is not much law in Greece. When I came away from it the Turks really ruled the North of Greece and if they did not the Bulgarians did and there was no safety for a female woman of good looks in that part of my country and so my father he sell his goats, he sell his sheep, he sell everything he could sell, he got but little for it, and finally he sell the land on which our house stood, the land where we had grown up and played among the rocks and hills and valleys of that mountain land where the air, if it is cold, is pure and sweet, so different from the air of that great city of New York to which we came; the land where my mother and my other brother and my grandparents are buried in the little open space under the cliffs with the trees drooping over them. We went down the mountain road to Salonica

and there on board a great ship we crossed the Atlantic Ocean to this country. I did read in the books of our village seminary where my father he send me to school, I did read the story of America and your great George Washington, so brave, so strong, so noble, so like the fox, who against such odds did make this country first the home of the free. And when our ship came up through the narrow way that they call the Ambrose Channel and I saw, from the fore deck down below of the ship, on the port side, that great figure that you call the statue of Liberty, lighting up the world, and on the starboard side I saw your beautiful flag of the Stars and Stripes streaming free in the morning air over the green field, where the soldiers drilled at the Island of the Governor, my heart it thrilled, as it thrills now always, when I see that flag so beautiful."

In New York City Mountains.

"We landed at the Castle Garden and the inspectors there in their uniforms look us all over and pry open my eyes with their thumbs and fingers and the eyes of my father and my sisters to see if we have no disease of the eyes. My father he show them that he have the money required ere you can come into this land, then we come on shore and go to a place where there are some more Greeks from our part of the country and from elsewhere in Greece. It is down in the below part of the city. Oh, so different there from the wild country from which we had came. True, some of the houses are like mountains high, but there is no free air. There is dirt, there is dirt, there is swarms of people crowded thick together in the great tenement houses and it seemed I would die of the suffocation. My father he have a little money, a few hundred dollars and, with my two sisters, on the advice of the priest of our Greek Church in that city he opened a little restaurant, where he give people things to eat of the kind they are accustomed to in our own land and there he is still with my two sisters. But I could not bear it and when a young Greek came down from your city and told me of its silver river and its beautiful open parks and its place you call Mountain Park where you can look out on the green fields and from the mountain top of Mt. Tom see something not so wild but just as beautiful as in my own native mountains. I said, I will go to this city on the Connecticut. I find a place to work in the shoe-shine parlors of George Kordus and I began at once to learn the English and now I speak it perfect, almost, not quite, and I will take out my papers and I will become a citizen of this United States, where everybody has a chance if he will work and keep sober. I drink no wine, I drink no beer, I chew not the tobacco, I smoke not the cigarette of which you buy twenty for the five cent piece, but I learn to read and to write with you and then I learn to keep the books and I will become a

man of business here in America. I will never go back to the country of Greece unless it be that she go to war with the cursed Mohammedans, the Turks, then I go back. I fight, I die for my native land but I fear that time will come never at all." Alexander the Great was away off in that respect. The time came and came very soon.

The Beginning of Conquest.

Alexander the Great, son of Philip of Macedon, began conquest at fifteen as a captain in his father's army. Our Alexander the Great didn't begin quite so early as that, he was eighteen or nineteen when he made his first venture in the conquest of the world. He had saved a little money and took a little room in one of the wooden ten footers, which adorn High Street, after you get out of the big block section of the street and there he started a shoe-shine parlor of his own, with an apparatus for cleaning hats, and for ten cents he would make your hat smell of gasoline for a week or he would fix over a straw hat for a quarter, first carefully spoiling the hat band, so you would have to pay him twenty-five cents extra for a new one. He was a good business man, Alexander Leloudas, surnamed the Great, by the boys of our business school. At first his business was small but he added cigarettes and pure cabbage leaf cigars of the three for five cents, two for a nickel, and nickel variety; shoe strings, shoe polish and all the accessories that go with the outfit of a Greek Shoe Shine Parlor. Business gradually increased and soon Alexander was employing two or three more young Greeks as assistants. And then, down on Main Street, in another ten footer, he opened a second shoe-shine parlor. These parlors were adorned with the same masterpieces of pictorial art that are always to be found in Greek Shoe Shine Parlors and pretty soon he had a third at the lower end of High Street in still another ten footer. They were not imposing places, just about big enough to get in and turn around comfortably and get a shine if your feet were not too large but he was making money, so he told me. He divided his energies between the three places and was likely to skip in at any minute, thus keeping his helpers on the lookout and quite alert. All his spare time and late at night and during Sundays, when the shoe shine parlors were not opened he gave to reading and he became quite an authority on United States history and could tell you of all our triumphs in war, both on land and sea. He was on the high tide of prosperity, so he told me confidentially. "Why," said he "last week, I put in the Bank of Holyoke more as \$22 and every week, I put \$10, \$12, \$15 and sometime \$20 and now I have more as \$400 in the bank and soon I will open two more of the shoe-shine parlors, but I like not the shoes to shine. When I make enough of money I will buy of land on the river



bank and grow the tobacco and the onion, and row in a boat and fish in the river and hunt on the mountain. That indeed will be full of joy and I will bring my father and my sisters from the dust of the city. But now I have the money to get and the Shoe-Shine is the way most quick."

In Battle Array.

He was all ambition, and then, all of a sudden, out of a clear sky, as it were, Greece declared war on Turkey and the battle cry rang out to come and fight the Turk and all the king's horses and all the king's men" could not have held Alexander the Great from going to war. He sold his three shoe shine parlors and got about \$200 apiece for them. He bought himself a regular arsenal of revolvers, and knives and a Greek uniform and fully equipped for battle sailed for Salonica, with a lot of other warlike Greeks on a Mediterranean steamship. He volunteered at once under the flag of Greece and prepared to fight and bleed and die to free her from the dominion of the thrice accursed Turks. He came back to America six or eight months later and he looked as if he had been drawn through a knot-hole. Not a big smooth knot-hole but a small, ragged, jagged, knot-hole. His face was thin and haggard. His head bore a long white groove where a Turkish bullet had grazed his skull and made it unnecessary for him ever to use a comb again to part his hair. His clothes were ragged and tattered and he was thin and gaunt but his eyes sparkled when he saw me again and his face lit up with the same wide cheerful smile of old when I said, "Well, Alexander, you didn't do much of those cursed Mohammedans, did you?" "No!" said he, "It was very bad! very bad indeed! The king he was not much good. The officers they were far worse than the king, and the soldiers were far worse than the officers, and we had nothing to fight with. No guns that was any good; no swords that was sharp; no revolvers, that would go off when you wanted them to shoot; no powder to put in the cannon; no shot to put on top of the powder; no cannon to put powder and shot in; no horses; no mules; no nothing to eat, and the Turks they had everything and they fight, as if the devil be with them." They did, that was the history of that brief inglorious war in which the Turks trampled over the disorganized, undisciplined, poorly equipped Greeks and they would have crushed them back into their ancient slavery if the great powers of Europe had not intervened between the unspeakable Turk and his victim and given Greece a chance to rally for the splendid battle she fought a dozen years later in the big Balkan war of 1912.

The Second Campaign of Alexander the Great.

Young Leloudas was somewhat subdued and chastened for a little period of time, but only for a few

days. He had still some money left in the bank, the remainder of his savings of the proceeds of the sale of his small chain of Shoe-Shine Parlors. He made a visit to his people in New York and there he got a new idea. It was about 1900 and the first Window Cleaning Company had been started in lower New York and was doing a flourishing business.

Leloudas was fired instantly. The idea appealed to him and he came back here and organized the first "Window and General Office and House Cleaning Company" known in Western Massachusetts—an imposing title, that. He gathered together a band of young Greeks, Poles, Italians and others, who were not above doing the dirty work that must be done if we are to have clean windows and floors and ceilings and wood work of every description. He went at the task of canvassing for jobs himself. He had plenty of confidence and in the three years that followed he organized a campaign that swept his serried host of cleaning invaders over this and four neighboring cities. Of course, he had opposition after a while, but he had learned how to fight in boyhood, before he ever came to this country and his experience in the Greek and Turkish war, while not glorious, had still added to his fighting qualities, for he had learned how to take defeat and when he didn't get a contract to keep a big building clean, he could still keep up his courage and go for the next best thing, and his bank account grew rapidly.

The Conquest of Alexander.

But Alexander Leloudas, who had escaped the bullets of the Turks, got a wound in this second campaign from which he never recovered. It was one of those small arrows shot from the bow of that wicked little sniper Dan Cupid who has no regard for international law, and it struck Alexander square in the heart.

He encountered in one of his office cleaning forays a young woman of very pleasing personal appearance, an American of Irish parentage. Tall with dark hair of the Irish colleen and beautiful, rosy cheeks, fair complexion and the shining blue-gray eyes, which are so characteristic of many a beautiful girl of that nationality. She had been a student of our day school, and school experience furnished a interesting topic of conversation. Margaret, we will call her, because that wasn't her name, had not been noted for special excellence of scholarship and she had been obliged to take a cheap position, where her principal duties were to answer the telephone, keep a record of the not over plentiful cash, take a few letters every day and pound them out on the typewriter without much regard to the English of the dictator, who did not himself know enough to notice any but the most glaring errors of transcription.

A Transaction in Hearts.

By this time the young Greek had a large and flourishing business. Its

bookkeeping was not very complicated and the letters he had to write were confined to an occasional order for brushes, soap and polish, but one day on making him a call I found Margaret installed at a brand new roll top desk with a brand new hundred dollar typewriter for her use.

Margaret was a good Catholic. George, while nominally of the Greek church was not at all strict in church observances of any kind and they had no difficulty in getting the consent of the church to the marriage which took place a year later, when the bank account of Alexander the Great was well up in four figures.

The Final Campaign of Alexander the Great.

Tragic were the causes which led to this final campaign. It is said that the ancient Greek was driven to the frenzy of drink which caused his death at 33 because, in an insane fit of drunken passion he had killed his own best loved friend. My modern Greek didn't have any fits of insane passion but he was devotedly attached to the men who worked for him and by whose efforts he made his modest fortune, for Leloudas by this time was worth more than \$20,000. There was nothing of the padrone or slave driver about Leloudas, he was a good master to his men and paid them fair wages. He sent two young Italians down to a garage late one night. The owner wanted it thoroughly cleaned up and they were to mop the floor, clean the windows, etc. It was quite a big garage and gasoline was sold in large quantities. Somebody carelessly left a couple of large pails filled with gasoline standing near the big 100 gallon tank. The two young fellows came in and started alone at the work by the electric light. First, with brushes, they soaped and scrubbed the floor, then they wanted some water to wash off suds and they saw the two pails of gasoline standing there; it looked like water, they didn't notice the smell because there was a strong smell of gasoline about the place anyway and so they sloshed it gaily over the floor and then it occurred to one of the couple that a smoke was desirable. He had the makings of a cigarette which he deftly rolled, scratched a match and—that was the end of him—for the entire front of the garage was blown out in a terrific explosion which sent him mangled and dying through the shattered glass into the gutter, while the other youth, a blazing torch, rushed frantically out of the rear door of the building and hurled himself headlong into a nearby water tank, thus saving his life, though leaving him scorched and burned beyond recognition. Alexander did all that could be done. He bought flowers; he gave the dead a decent burial; he paid the other fellow's hospital bills and the tears ran freely down his face as he told this story of the tragedy. It was no fault of his. The carelessness of the garage owner himself relieved him from blame but just as he was beginning



to recover from the effects of this tragedy another of his employees leaned back a little too much while washing windows on the fifth floor of a great dry goods house, lost his balance, and descended five floors to the pavement, without using the elevator and narrowly missing the startled passersby who leaped aside just in season to save their own lives and insure his death. It was the last straw that broke the camel's back and within 30 days Leloudas sold his business for what he could get and was again ready to enter on a new campaign.

Back To the Soil Again.

"I will have no more of the business of the city," said he, "I do not like it. It is too small; it is narrow; it is too much always for the money and the men that I must have to work with me know but little. Good fellows they are. Good men some of them will come to be but the most of them spend their money for the beer, for the whiskey, for the cigarette and they know nothing and they wish to know nothing. My father—he too, is tired of the great New York and my sisters they are now grown up young women of the city—it is bad for them. I will buy of the land of river valley. I will raise tobacco from which you make the cigar wrapper, so fine, so like silk and I will plant the onion, which is so nice when pickled into vinegar and I will live among the hills where the air is good and where I hear the hum of the bee and the singing of the bird and see flowers in the field and the fruit on the tree and the grape on the vine, as it was in the old mountain land from which I came. I am a good American. There is to be war in the Balkans again but I will not go—not this time—I am married, I have family of my own and I am American all the time, but I will send the money to help fight the accursed Turk." And that is just what Alexander did. He bought for about \$10,000, a run-down farm by the river near the Vermont line. It had been a tobacco farm but had been allowed to decay and was in a poor state of cultivation. I went up there a few weeks ago on one of the occasional decent days we have had this spring of 1916. It was a glorious day and a glorious view from the veranda of the bungalow of Alexander the Great who was not sighing for more worlds to conquer. His wife, a beautiful woman, was by his side and three healthy children sported with a couple of dogs on the lawn which overlooked the growing tobacco plants and acres of onions stretched down toward the river. And on a tall flagstaff firmly stayed fluttered in the crisp breeze the thirteen brilliant crimson and white stripes, the deep blue field and the forty-eight silver stars of the flag which, said Alexander the Great, "makes my heart to thrill through and through whenever I see it, gleaming in the sunlight and streaming in the wind of this all so good America." It made my leathery old heart thrill

*A message of steel are you,
Of bringing joy or sorrow,
The one may come today, perhaps
The other may come tomorrow

It is toil plus talent
That wins in the test
It is study plus practice
That leads to the best*

By Mable Kalde, 9th grade, Lincoln High School, Los Angeles, Calif., Mrs. Anna M. Crouse, Teacher of Penmanship. Mrs. Crouse is an exceptionally fine penman as well as result-getting teacher.

H. P. Browning I. J. Parker

Blanche Brooks

C. P. Zaner J. D. Cameron

By H. C. Clifford, Albany, Ore., High School

Everett, Mass., Apr. 11, 1916

*This is a fair specimen of my
best business writing at this date
Esther Cohen*

*A B C D E F G H I J K L M
N O P Q R S T U V W X Y Z*

Written by Esther Cohen, pupil of F. A. Ashley, Everett, Mass., High School.

a bit, too, as my eyes caught its gleam. Good metal this from ancient Greece.

From Isaac Pitman and Sons, we learn that during 1916 and 1917 the Isaac Pitman system of Shorthand will be taught exclusively in Columbia University, bespeaking popularity at headquarters of publication.

At Berkeley, Calif., July 17th, the California Penmanship Supervisors' Association was organized with the following officers: President, A. Kent, Stockton; Vice President, W. E. Moore, Oakland; Secretary, Leta May Severance, Long Beach. The association was formed for the betterment of writing in California on the part of both teachers and pupils. We extend our congratulations and best wishes.

NEWS ITEMS

A meeting of the **Eastern Commercial Teachers' Association**



held at the Atlantic City Convention
on Saturday, April 11, 1914, the following
resolutions were unanimously adopted:

Whereas
MR. F. W. MARTIN

is about to sever his connection with the Eastern Commercial Teachers' Association as Secretary, which office he has faithfully filled during the past nine years, and in further consideration of the fact that he has manifested great zeal and interest in collecting a fund of information relative to the past history of the Association.

Whereas: He has at all times demonstrated a full willingness to serve the members of the Association in his official capacity with cheerfulness and ability, therefore be it

Resolved: That we express our regret at the severance of service and that we extend our regards and wish him God-speed in his professional work and life.

Committee

Testimonial to a worthy member of the profession,
By F. W. Martin, Engrosser, Boston.

SHORTHAND ON CRUTCHES

All detached vowels and consonants, as well as all "DISJOINTED PREFIXES" and "DISJOINTED AFFIXES," are the crutches of an invalid, rheumatic phonography—the superstructure of a weak, imperfect foundation. The publication of such an incompetent, fragmentary system of memory training should be suppressed as being a crime against the stenographic efficiency of those who are betrayed into bearing the drudgery which its long and ever increasing list of shreds and patches so glaringly imposes.

From now on, pupils should refuse to jeopardize their time and money by trying to learn such a phonography, and it is the manifest duty of all teachers who are now handling such a system to immediately place themselves in opposition to a further dissemination of such egregious stenographic blunders, and to write us for a free descriptive circular of "HALL'S PERFECTED SHORTHAND," a modern, light-line, connective-vowel phonography of the coming centuries.

HALL PUBLISHING COMPANY, Fall River, Mass.

The Remington Typewriter Company during the early summer announced the policy that all employees who were members of military organizations called to active service would receive full pay or have it paid to their families as they may elect. This liberal policy bespeaks a prosperity and patriotism quite commendable.

Mr. O. J. Hanson, who during the past year has been teaching in the Concordia College, Moorhead, Minn., has accepted a similar position in Aaker's Business College, Fargo, N. Dak., which school has an enrollment of some three hundred and twenty-five students. We compliment Mr. Hanson as well as the school.

Mr. W. H. Redmond, last year with the Central State Normal School, Mt. Pleasant, Mich., is now in the commercial department of one of the High Schools of Toledo, O.

Mr. L. D. Root, who has been supervisor of writing in Elyria and Oberlin, Ohio, is now head of the penmanship work in the Parkersburg, W. Va., Schools. Mr. Root is one of the finest fellows in our profession and goes to a fine system of schools.

Mr. C. E. Birch, principal of The Indian School at Lawrence, Kans., is instructing in a series of institutes which started at Haskell in June, then transferred to Santa Fe, N. Mex.; then Riverside, Calif.; next Salem, Oregon; and finally Rapid City, S. Dak. Two weeks were spent at a place where he addressed an average of two hundred teachers. His special subjects were arithmetic, penmanship and English. Mr. Birch, as many of our readers will recall, is the author of the series of communications which appeared in these columns a couple of years ago under the title of Letters of a Schoolmaster, and which are now published in book form.

Mr. W. E. Lockhart, head business teacher at Haskell Institute, Lawrence, Kans., also taught in the institutes held at Haskell, Tomah, Wis., and at Rapid City, S. D.

Mr. John S. Griffith, who recently completed the combined commercial course in Idaho Technical Institute at Pocatello, is now commercial teacher in the Astoria, Oregon, Business College, Mr. A. E. Stossmeister, proprietor.

From Mrs. Frances Effinger-Raymond, manager of the Gregg Pub. Co., San Francisco, Calif., we learn that over five hundred persons have been taking commercial work, comprising shorthand, bookkeeping and penmanship in the summer school of the University of California at Berkeley. The class in penmanship has been second in size only to those in shorthand and typewriting, she says, which means that shorthand, typewriting and long hand are in demand.



The best, most helpful, practical, and progressive is our endeavor. Are you supporting us in it?

The widely known pioneer Bryant & Stratton Business College, and the Rhode Island Commercial School, both of Providence, R. I., combined their school organization in May of this year. The new institution is to be known as the Bryant & Stratton-Rhode Island Commercial School. Mr. H. L. Jacobs becomes president and treasurer, Mr. T. B. Stowell, president emeritus, and Mr. R. E. Clemens, vice president. The school will occupy the rooms of the Rhode Island Commercial School, which have been remodeled and additional space secured. The merging of these institutions will mean a stronger institution and a larger future than would be possible as competitors.

W. C. Wollaston, formerly of the Port Huron Business University, Port Huron, Mich., is now engaged in the manufacturing business in Detroit, Mich. Mr. Wollaston has been in the school business for a good many years and has turned out many well qualified students. We regret to lose him from school work, but wish him unbounded success in his new field.

A list of twenty subscriptions is hereby acknowledged from Lewis Hilton, of the North Central High School, Spokane, Wash. If we may judge from the other schools of Spokane, many B. E. Certificates will be granted to the students of this school during the coming year. Spokane pupils are not behind those of any other city we know of in the race for good practical penmanship.

Mr. John Walter Earle, Director and former President of the Remington Typewriter Company, passed away in New York on June 22, in the sixty-second year of his age. Mr. Earle was a pioneer in the Typewriter man. His entire life was spent in the service of the Remington Company.

Mr. H. F. Ford, who has been at the head of the business department of the Hillsdale College, Mich., is now in the High School of Springfield, Ill.

Mr. A. G. Skeeles, of Elwood City, Pa., who has been manager of the Dambach Mercantile Company of that city, re-enters the teaching profession this fall, having been re-elected to head the commercial department and supervise the writing in Elwood City schools.

Mrs. Alice D. Root, recently of Belt, Mont., formerly of Ohio, now supervises writing in the Ft. Collins, Colo., public schools.

Mr. J. A. Ferguson, of Benton Harbor, Mich., is one of the new commercial teachers in the Manual High School, of Indianapolis.

Mann's College of Shorthand, E. G. Mann, proprietor, and Hartsough's Shorthand School, W. H. Hartsough, proprietor, have been combined into one institution under the proprietorship of A. L. Jones, an experienced accountant and stenographer of Columbus, Ohio. Mr. Mann retires from school work, having acquired a competency sufficient to justify him doing so. The new institution will include the commercial subjects and will therefore be conducted as a commercial, rather than as a short-hand school. Mr. Hartsough will have charge of the shorthand department. We wish the Mann-Hartsough Commercial School the success it merits.

Mr. V. E. Madray, who has been in the Commercial Department of one of the Pittsburgh High Schools is now connected with the Sun Shipbuilding Company of Philadelphia, being at the head of the accountancy department. This means a well merited promotion.

Mr. P. H. O'Hara, who has been with the Malden, Mass., Commercial School, is now in the Commercial Department of the New Bedford High School, under the direction of G. W. Williams. The New Bedford High School is one of the finest in the state.

Miss Margerie Woodruff, of Plattsburgh, N. Y., Normal School, has charge of the penmanship and book-keeping of the Burlington, Vt., High School.

Mr. Gerald Costello, son of P. W. Costello, Scranton, Pa., but nineteen years of age, is a cartoonist on the Philadelphia Press. This means that Mr. Costello is not only one of the fine engraving artists, but the father of a cartoonist as well.

Mr. D. C. Wiley, of the Mountain City Business College, Chattanooga, Tenn., contracted matrimony June 20, 1916, with Miss Nell Wagner, of East Lake, Tenn.

CATALOGS AND CIRCULARS

"The Fourth Annual Commercial Catalogue" of the State Normal School, Whitewater, Wis., discloses an unusually strong normal commercial course: A. H. Yoder, President; James C. Reed, Director; Carl T. Wise, Penmanship, etc. There are thirteen other faculty members.

The Rider-Moore & Stewart College Journal, Trenton, N. J., is one of the best school papers we receive. It is splendidly written, illustrated, and printed.

The Le Master Institute of Orange, N. J., is issuing an excellent catalog containing large print on rough paper and fine halftone illustrations of schoolroom scenes on plated paper, combined in such a way as to create a pleasing effect and favorable impression.



Certificate Winners of Central Business College, Syracuse, N. Y., Mr. R. W. Johnson, teacher, in the center of the lower row, and Mr. A. W. Dakin, the famous and expert penman, to his left.



Lessons in ORNAMENTAL PENMANSHIP

E. A. LUPFER

Zanerian College, Columbus, Ohio

Too frequently students leave a letter as soon as they get one good one on a page, and as a result they do not retain what they have learned. Better keep practicing until the majority of the letters are good in place of giving up when only a few good letters appear on the page. It will take plenty of good earnest effort but it is worth the price—it means training of will power and the securing of a beautiful art.

In this lesson let us work for simple forms. Many are inclined to overdo the thing by adding many unnecessary, meaningless strokes. Simple, accurate, graceful letters are very attractive and always in good taste.

What others have done you can do as well or better if you will do enough studying and practising. Work at this plate until you get it fine.

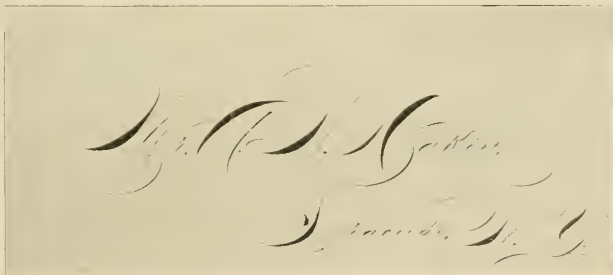
The Russell State College of Practical Arts, Troy, N. Y., offers a Secretarial Course, one of two years and one of four years, which appears to be quite practical and needful. The course of study as outlined presents some very excellent material. Anyone interested would do well to apply for a pamphlet entitled Secretarial Department.

"How To Turn Your Energy into More Dollars" is the embossed title of a very appealing catalog issued by Brown's Business College, Muscatine, Iowa, R. R. Reed, Principal. The illustrations are striking and the text terse and convincing.

ADVERTISE

and Patronize Those
Who Advertise
in the

**BUSINESS
EDUCATOR**



A skillful superscription, by D. B. Jones, Paducah, Ky.



Mr. C. A. Wessel, formerly of the Ferris Institute, Big Rapids, Mich., and later of the Highland Park Normal College, Des Moines, Iowa, and recently of the Joplin, Mo., Business College, passed from this life late in July or early in August, the immediate cause being a nervous break down.

Mr. Wessel was a man who had many friends in our profession. We first met him when he came to the Zanerian to take work in penmanship in 1890. He was the ninety-sixth pupil to enter the school after it started. As a consequence of this acquaintanceship we have had a kindly interest in him ever since. We wish him well in his journey forward and upward.

Salt Lake City, Utah,
April 15, 1916.

Zaner & Blosser,
Columbus, O.

Dear Friends:

I am sending an engraver's proof of a half tone of my name lettered with Great Salt Lake water. The high light and shadow is obtained by casting a light to the right. These salt cards will remain permanent if kept dry.

Sincerely,

James D. Todd.



Certificate Winners Quaker City, Ohio, High School, C. A. Wendell, penman and commercial teacher.

*Self-made man botches the
job when he thinks he
has finished the work*

By A. M. Wonnell, Cincinnati, Penman, Hughes High School.

James D. Todd

Success Club

*A.B. Cheerily D.E. Firmness
G.H. Intensive J.K. Love M.N. Originate
P.Q. Resolutely S.P. United V.W. Whilarate
Yours Zealously*

By Milton H. Ross, Penman, L. D. S. Bus. Univ., Salt Lake City, Utah.



*Count that day lost
When the low descending sun,
Views at thy hand,
No worthy action done.*

Professional ornamental by A. M. Wornell, Cincinnati, O., Hughes High School.



Mr. H. Van Riper, for forty-one years supervisor of writing and drawing, Circleville, O., resigned his position to retire from active service, being circumstanced financially to justify doing so. This is a record of continuous service probably unequalled in our profession.

Mr. Van Riper is in splendid health, but little past three score years of age, relatively young in spirit and initiative, and alive to world affairs.

Our congratulations are hereby extended to Mr. Van Riper, the modest, efficient, Christian, long-time, continuous-term supervisor, and our well-wishes for as many years of happiness as he can enjoy.

The public schools of Chattanooga, Tenn., are turning out some fine penmanship under the supervision of C. E. Chamberlin. All the schools are enthusiastic in their endeavors to improve in penmanship, and are doing fine work. Writing is recognized as a subject worth while. Mr. Chamberlin is planning a big penmanship campaign for next year, and if we may judge from the work they have done this year, they will accomplish wonders.

MEMORIALS Engrossed and Illuminated (Totally Different)

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OSKALOOSA COLLEGE Oskaloosa, Iowa

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AMERICAN SCHOOL OF BANKING
429 East State Street, COLUMBUS, OHIO

Penmanship Lessons
by mail in plain or ornamental writing. Write for particulars. Your name written 12 different ways, 20c. T. M. TEVIS
Lamonte, Mo.

POOR HANDWRITING

quickly and easily changed to good. Particulars free. Address D. B. JONES, Paducah, Ky., Route 3.

IDAHO TECHNICAL INSTITUTE
Pocatello, June 19, 1916
Dear Mr. Jones:
You have certainly made great improvement since you wrote me before. You have certainly "arrived" this latest work places you among "top notchers".
Congratulations and best wishes for your success.
T. COURTNEY.

YES I simply must send Schmidt that 25 cents. 15 CARDS and lots of other fine copies, and maybe something else yet. So here goes to
W. A. SCHMIDT, Rocky Mount, N. C.

L. MADARASZ
had a reputation as a fine penman. I haven't, but you will be surprised and pleased with the quality of my penmanship. Generous sample and circular for ten cents.
Ornamental Letter, 50c. Business Letter, 25c.
One Doz. Cards, 25c. Reputation Cards, 25c.
Ornamental Caps, 50c. Business Caps, 25c.
R. W. JOHNSON,
1011 BELLEVUE AVE., SYRACUSE, N. Y.

Advertise in the
BUSINESS EDUCATOR
and Patronize Those Who Do

has completed the Course of Study prescribed by the Board of Education of this School and approved by the Regents and is entitled to all the honors of a GRADUATE thereof.
In Witness Whereof the undersigned have hereunto set their hands this day of June 19

A nice combination of roundhand and lettering by F. W. Martin, of Boston.



Business Educator Certificate Winners, Wisconsin School of Accountancy and Stenography, Milwaukee. Top row: Wm. Kietzman; Delmar Steinhast; Elsie Lockbram; Harry Stoll; Armin Bierbaum; Eugene Mueller. Lower row: Eugene Fries; Clara Jahn; R. Haubrick, Director; Ruth Rueckheim; Geo. Wallinger.

BOOK REVIEWS

Our readers are interested in books of merit, but especially in books of interest and value to commercial teachers, including books of special educational value and books on business subjects. All such books will be briefly reviewed in these columns, the object being to give sufficient description of each to enable our readers to determine its value.

Copper Plate, Steel Die and Plate Engraving, Printing and Embossing. By W. C. Hackleman. Published by the Commercial Engraving Publishing Co., Indianapolis, Ind. Price 50 cents.

This is a work for those who wish to inform themselves on copper plate engraving and printing and on steel plate and die engraving and printing. Our readers are more or less familiar with photo engravings, as many have had zinc etchings made of pen work or a half-tone cut of a photograph. With the other kinds of engraving of which this book treats, they are not so familiar. This book, however, will supply them with the desired information in detail.

Copper plate engraving is used mostly for social purposes, since it is considered in best form for wedding and party invitations, announcements, visiting cards, birth and death announcements, business announcements, holiday and season's greetings, etc. It is also used to some extent for business or commercial stationery.

The book gives a number of different styles of engraving used for visiting cards, wedding invitations, etc. It also supplies the various forms of wording used in wedding invitations, wedding announcements, at home cards, wedding and reception cards, anniversary invitations and announcements, birth announcements, party and dance invitations, holiday or season greetings, death announcements, sympathy acknowledgments, etc. Persons who wish help in preparing the wording and arrangement of wedding invitations and the like will find in this book just what they are looking for. It also gives the correct sizes of visiting and business cards, as well as

letter headings, showing the application of this method of engraving to such purposes.

Steel plate and die engravings are used mostly for printing bank notes, certificate bonds, commercial headings, business cards and other commercial work in which it is desired to obtain the effect of copper plate engraving in longer printing runs than the copper will stand.

The book contains a full page steel plate portrait of James Whitcomb Riley, with his signature and view of his home. It also contains a large number of suggestions for the use of steel plate and die work.

Tales of Adventure. By Isaac Pitman, Isaac Pitman & Sons, 2 West 45th St., New York. Price 40 cents. 88 pages, paper binding.

The volume is in the intermediate style of Pitman's Shorthand and, as is the custom of this publishing concern, the engraving, printing and binding are admirably done. Of special interest to Pitmanic writers.

The Elements of Industrial Management. By J. Russell Smith, Professor of Industry, Wharton School of Finance and Commerce, University of Pennsylvania. 292 pages. Published by J. B. Lippincott Co., Philadelphia, Pa.

This book presents a most readable survey of the underlying principles of industrial management. It is not intended as an exhaustive college text, but a book which can very profitably be put in the hands of students and others who are endeavoring to better their positions in the industrial world.

We quote the following from the introduction by the author:

"What does the manager of an enterprise do? Chiefly he makes decisions. Then he may or may not see to their carrying out. Others may do this for him, but they cannot make the big decisions for him.

"How does a man learn how to do this deciding? Chiefly by experience, which is great and the expensive teacher of men in worldly things. It is possible, however, that a man may acquire experience much faster if he knows the principles that underlie his work. With the object of training young men in the principles that underlie the problems that face

the works manager, the Wharton School of Finance and Commerce in the University of Pennsylvania has for some years been giving a course called Industrial Management.

"This book has grown out of that course, and it is being published in the hope that it may be of benefit to young men who are at work and have not the prospect of attending this kind of a college."

This book gives a very good idea of the problems to be met and solved if one would succeed today in an industrial pursuit.

Men who give us in books like this one the sum and substance of the work given in a course by an institution like the Wharton School of Finance and Commerce in the University of Pennsylvania, are rendering a great service to those of us who can not attend such an institution. We hope that this work by Dr. Smith will encourage others similarly situated to put in book form the main essentials of the courses of study with which they are most familiar. They can give us conclusions that have been reached on many important subjects by men who are best situated to study these problems, and therefore most likely to reach correct conclusions.

The writer of this review, a man slightly past fifty, has for some years had a great desire to pursue a course in the Wharton School of Finance, or in some similar institution, of which there are but a few. That being impossible, such books are the best possible substitute for such a course. A careful study of this book will not only acquaint one with the fundamentals of success, but will enable him to avoid many serious mistakes that are likely to be made in a business career.

BEFORE ORDERING CARDS

Send for my Samples and Price List of Blank Comic, Bird, Lodge and Post Cards. Samples for Card Writers. Agents do well in taking orders for my printed Name Cards. Outfit 2c. W. McREE, 1 Hawthorne Ave., West Village, PITTSBURGH, PA.

L. MADARASZ

used NONESUCH INK for writing many of his Scrapbook specimens. If you are not using Nonesuch or Satin Glass ink you are missing a great pleasure. A large 4oz. bottle of either kind sent for 50 cts., postpaid.

A beautiful Scrapbook specimen, in colors, sent free with a dollar or 2 for ink. Send stamp for sample cards executed with no different ink. A. W. DAKIN, 604 W. Colvin St., Syracuse, N. Y.



Who noble ends by noble means obtains,
 Or failing, smiles in exile or in chains,
 Like good Aurelius let him reign, or bleed
 Like Socrates, that man is great indeed.

DESIGNING & ENGROSSING



E. L. BROWN
Rockland, Me.

Send self-addressed postal for criticism, and stamps
for return of specimens.

Pen Work. This lesson contains work which the engrosser must turn off with speed and accuracy. The four words, "Specimen of Pen Work" in Old English were first pencilled carefully owing to the tinted-faced initials. Use a No. 2 pen for short letters, correcting inaccuracies here and there with a common pen. A No. 170 pen is best for tinting relief lines and ornaments.

The verse at the bottom of page is entitled "True Greatness" and was written with a No. 2½ broad pen in the Engrossing Text. This style of lettering is often used in the body of resolutions and when well made is legible, artistic and generally pleasing.

The letters must be accurately formed and well spaced for the most satisfactory results. The lettering was re-touched with a No. 170 pen. Remember that clean-cut letters, regular spacing and accurate form must be your constant aim.

Flourishing. The flourish will test your skill in off-hand work and may be studied with beneficial results. No one can help admiring the boldness and grace of off-hand flourishing and who can deny that it is an exercise of the greatest importance in developing taste and harmony in the various styles of decorative work used by the designer or engrosser. German Text and Old English are nearly always



embellished by flourishing and the work must be executed off-hand for the most pleasing results. The specimen shown in this connection was executed with the whole arm movement. A Gillott No. 1 pen in a straight holder and India ink. More delicate and beautiful flourishing is produced by using Arnold's Japan ink properly diluted to flow freely. The shades will be deep black while the light lines will have the fineness of copper plate. Study arrangement of the light and shaded lines, and do not, under any circumstances, allow one shade to cross another.

BOOK REVIEWS

Our readers are interested in books of merit, but especially in books of interest and value to commercial teachers, including books of special educational value and books on business subjects. All such books will be briefly reviewed in these columns, the object being to give sufficient description of each to enable our readers to determine its value.

Investment and Speculation. By Louis Guenther, Editor, Financial World, New York. Published by The La-Salle Extension University, Chicago, Ill. 290 pages. Bound in limp leather. Price \$2.00, postpaid.

In this new work the author shows that investment and speculation are closely associated with each other and that a man is wise if he learns to distinguish one from the other.

Many persons think that if they had a good sum of money they could

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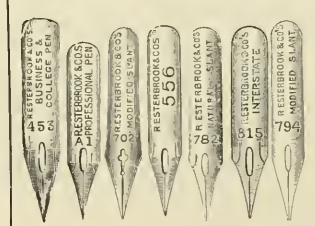
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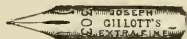


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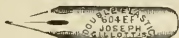
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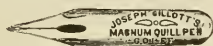
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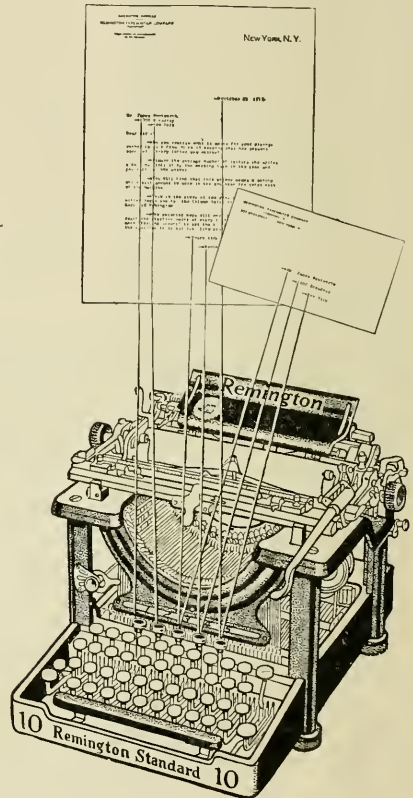
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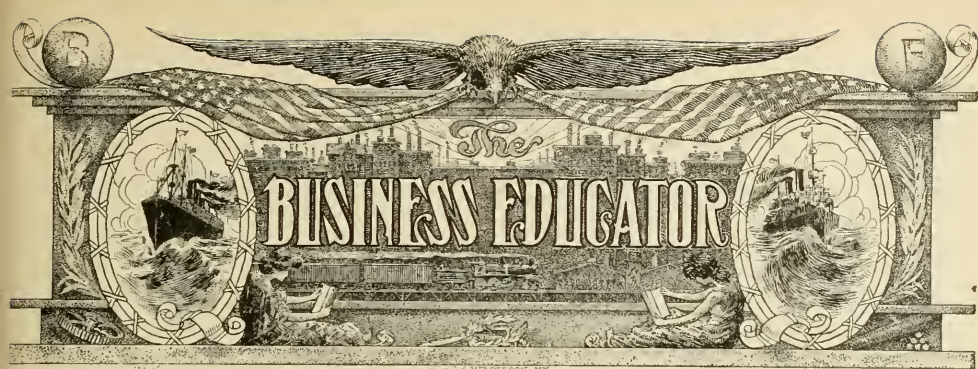
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VOLUME XXII

COLUMBUS, OHIO, OCTOBER, 1916

NUMBER 11

The BUSINESS EDUCATOR

Entered at Columbus, O., Post Office as 2nd Class Matter

C. P. ZANER, - - - - - Editor
E. W. BLOSER, - - - - - Business Manager
ZANER & BLOSER, Publishers and Owners

Published monthly (except July and August) 18 N. High St., Columbus, O., as follows: Teachers' Professional Edition, \$1.00 a year; Students' Penmanship Edition, 75 cents a year (Foreign subscriptions 20 cents extra; Canadian subscriptions 10 cents extra).

Remittances should be made by Money Order or Bank Draft, or by currency at sender's risk. Stamps accepted.

Two Editions. The Teachers' Professional Edition contains 40 pages, 8 pages of which are devoted to Accounting, Finance, Mathematics, English, Law, Typewriting, Advertising, Conventions, etc., and Departments specially suited to the needs of teachers, principals and proprietors.

The Students' Penmanship Edition contains 32 pages and is the same as the Professional Edition, less the 8 pages devoted to commercial subjects. This edition is specially suited to students in Commercial, Public and Private schools, and contains all of the Penmanship, Engrossing, Pen Art, and Lesson features of the Professional Edition.

The Business Educator is devoted to the progressive and practical interests of Business Education and Penmanship. It purposes to inspire and instruct both pupil and teacher, and to further the interests of those engaged in the work, in private as well as in public institutions of commercial education.

Change of Address. If you change your address, be sure to notify us promptly (in advance, if possible), and be careful to give the old as well as the new address. We lose many journals each issue through negligence on the part of subscribers. Postmasters are not allowed to forward journals unless postage is sent to them for that purpose.

Subscribers. If we do not acknowledge receipt of your subscription, kindly consider first copy of the journal you receive as sufficient evidence that we received your subscription all right. If you do not receive your journal by the 10th of each month, please notify us.

Advertising Rates furnished upon application. The BUSINESS EDUCATOR is purchased and read by the most intelligent and well-to-do among those interested in business education and penmanship in the United States, Canada, England, and nearly every country on the globe. It circulates, not alone among business college proprietors, teachers and pupils, but also among principals of commercial departments of High and Normal Schools and Colleges, as well as among office workers, home students, etc.

Rates to Teachers, Agents, and Club Raisers sent upon application. Write for them whether you are in a position to send few or many subscriptions. Sample copies furnished to assist in securing subscriptions.



DR. FRANCIS

Dr. John H. Francis, the new Superintendent of the Columbus, Ohio, public schools, is a native of Ohio, having been born in Preble County in 1866.

He graduated from Otterbein University, Westerville, O., in the early nineties, and then went to California, where he began his professional career as commercial teacher at the head of the commercial department of the high school of Stockton, California.

In 1895 he went to Los Angeles where, step by step, he evolved a commercial course and school which led to the great Polytechnic High School of which he was the real originator. It was there he evolved the first high school self-government system in America which is revolutionizing methods of discipline.

In 1910 Mr. Francis was elected Superintendent of the Los Angeles

schools, since which time they have become famous beyond America.

Supt. Francis is a many-sided, wholesome, courageous man who thinks and acts in the interests of the children under his charge.

Ohio is fortunate in securing his optimism, initiative, enthusiasm, experience, and dynamic influence.

WELCOME!

The merging of The Business Journal of New York, formerly The Penman's Art Journal, into THE BUSINESS EDUCATOR has brought together some genial spirits in the subscribers, contributors, advertisers, and supporters of both periodicals.

We extend to our new friends a hearty welcome and a warmer feeling of fraternity than they have reason to suspect.

And to our worthy co-workers, particularly Messrs. Healey and Conyngham, we extend well wishes for success and prosperity not possible in the kind of a publication the Journal always aimed to be and which the Educator always hopes to be — the representative publication of the commercial and penmanship professions.

We believe in the work in which we are engaged; in the private as well as in the public commercial school; in the penmanship betterment in the grades, in the high school, and in the business college. As a consequence, we are not featuring any one but all because each serves the whole.

The work in the university and in the normal school is the new phase to which attention needs to be given, because in the next decade these lines of commercial training will expand and develop quite as surprising as in the past decade it has developed in the college and high school.

Welcome, friends, to the task of meeting the situations as they arise!

We solicit the advice and co-operation of all Business Journal friends.



Lessons in

Practical Penmanship

C. E. DONER, Beverly, Mass.

Penman Eastern Massachusetts Normal Schools

A Word About Counting.

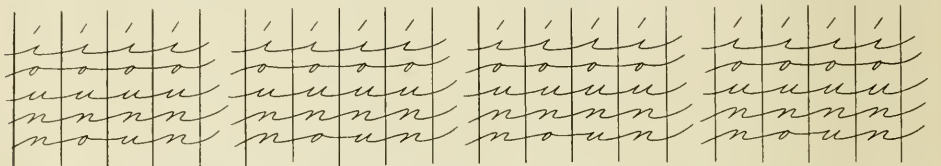
In counting for movement exercises, letters, or simple words, use a light rhythmical tone of voice. **Rhythm in the count is very important.** Counting may also be done by tapping or sliding a pencil or penholder over the back of a book. Musical instruments such as the victrola and piano, are sometimes used to mark rhythmical time. The best means of counting is by the human voice. Put animation into the count—never allow it to drag or be of a sing-song fashion. Do not count real loud. Counting always creates interest and enthusiasm in a writing class, especially when the teacher can have the pupils count. Pupils should be taught to count for the class. Put responsibility on the

pupils—this will help them in their writing, and at the same time they enjoy it. Some of the best result-getting teaching is done by having the pupils teach among themselves. Therefore, in counting, while the pupils are writing, use such variety of illustrations as will constantly charge the pupils' minds of the things to be acquired, and at the same time retain the rhythm. For instance, for capital O, count 1-2-3, round-it-up, make-it-light, use-the-arm, close-the-top, sit-up-straight, etc. Again, in joining four small o's, count 1-glide 2, glide 3, glide 4, curve; or, 1-close-the-top, close-the-top, close-the-top, curve, etc. Use different expressions for teaching different things, such as, feet flat, heads up, wrist free, thumb up, hand

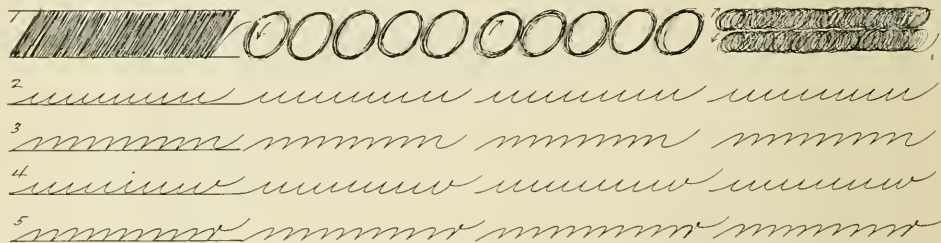
standing, straight line, curved line, stops, arm movement, etc. This is suggestive only. The thoughtful, progressive, common-sense teacher will expand on these suggestions in her teaching.

Moving the Paper or Right Arm in Writing Across the Page.

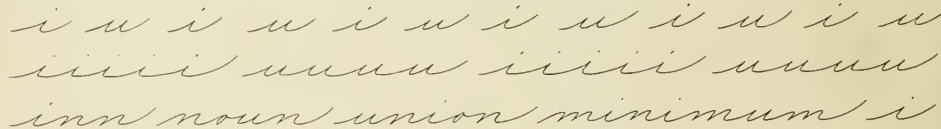
In writing a full line the paper should be moved two or three times. For instance, after writing one-third or one-fourth of the distance across the line, move the paper a little to the left, and so on once or twice more until the line is filled. Then return the paper to its original position. In writing a full line the paper need not move to the left more than two or three inches. The equivalent for moving the paper is to move the arm slightly to the right. Some may prefer to move the arm rather than the paper, although the moving of the arm is advocated. Never move the arm out of its stationary position while in process of writing. Move it only after a certain distance is attained or at the completion of an exercise or word. As a rule the left hand is placed above the writing line.



Lesson 13. The paper should be turned the long way, writing these drills and letters in the middle of each space. This way of practicing is particularly good for spacing and control of movement. It also aids in writing straight without lines. Practice this lesson frequently.



Lesson 14. These are good drills for small letters. For number 2 count 1-2-3-4-5-6-7-8-9-10-11-12. The count for number 3 should be the same. Round number 2 below and number 3 at the top. Note how number 4 drill is ended for 4 and number 5 for one style of r. Practice on this lesson should be frequent.



Lesson 15. For i count 1-2-dot and for u 1-2-3. This count is for each upward stroke. Connecting i's and u's is good practice, do considerable of it. Write the words with a free gliding motion. Words such as noun and union should be written at a rate of 15 to 18 words a minute.

Several lines of this sentence should be practiced. It is a good one for small letters like i, u, n and m.

O O O O O O O O O O O O O O O O
O O O O O O O O O O O O O O O O

Opening Origin Oblique Outing
Opening Origin Oblique Outing

Over and over until you learn.

Lesson 16. For the drill count 1-2-3-4-5-6-loop and for the O 1-2-loop. Vary the count from time to time. Descriptive counting creates interest and produces good results. From 50 to 60 good O's should be made in a minute.

Note spacing, height and slant in these words. Try to make your own writing as uniform.

Practice this sentence thoroughly. Note difference in form between v and r. How many sentences can you write well in one minute? Time yourself.

w w w w w w w w w w w w w w w w
w w w w w w w w w w w w w w w w
win when away within always

Live always within your income.

Lesson 17. For the w count 1-2-3-dot-curve, cutting the count rather quickly with a slight pause on the dot. For the three w's joined count glide-1-2-dot, glide-1-2-dot, glide. Pause slightly at the dot. Practice several lines of the word.

In the sentence note how v, w, s and r are made. Difficult letters like these cannot be made quite as rapidly as the more simple letters i, u and m.

O C C C C C C C C C C C C C C C C
C C C C C C C C C C C C C C C C

Common Cannot Common Cannot
Common Cannot Common Cannot
C. O. Ahlgren D. E. Chamberlin

Confidence will help us to win

Lesson 18. Count 8 for the drill and loop-swing for the C. Make four in each quarter section. Note the long narrow loop in beginning the letter.

Counting for words and proper names can be done by naming each letter, at such rate to insure ease and freedom in writing. Now would be a good time to begin practice on your own name. You ought to be able to write your own name well, in an individual and characteristic style.

Without confidence there can be no success. The author believes thoroughly that confidence will help us to win in learning to write well as in other lines of endeavor. This sentence should be repeated several times.



n n n m m m n m n m n m
 n n n n m m m m n n n n m m m
 n n e m e n e m e n m e n u m i n i m

I am now gaining in movement.

Lesson 19. For the n count 1-2-3, and for the m count 1-2-3-4. This count is for each upward stroke. Also count over-over-under for the n, and over-over-over-under for the m. This count calls attention to rounding the tops of these letters. Practice joining the letters and writing many of the words.

By this time you should be gaining in freedom of movement. Write the sentence at the rate of 15 to 18 words a minute.

D D D D D D D D D D D D D D D D
D D D D D D D D D D D D D D D D

Drawing Divide Demand Dictate
Drawing Divide Demand Dictate
A. O. Davidson C. E. Donnelly

Do your very best at all times.

Lesson 20. Count 6 for the push-and-pull drill and 1-2-loop for the D. The D has a "toe" and a "heel" both resting on the base line. The loop is the "toe" and the bottom of the oval is the "heel." The stroke between arches upward as in your foot.

Note the ra, wi, and vi combinations in these words and name. Difficult combinations like these should sometimes be practiced separately. Here again practice awhile on your own name.

Doing your very best at all times will gradually and surely obtain good results in writing. Practice the sentence often.

r r r r r r r r r r r r r r r r
r r r r r r r r r r r r r r r r
run room error mirror arm

Harriman raises rare red roses.

Lesson 21. This style of r is being used more and more and everybody should become familiar with it. A good count for the r would be 1-2-up-dot-curve. The downward stroke should be retraced nearly the full length, the dot should be a trifle above the first part and in line with the downward stroke. If the letter is made well it will not look like v.

Make this sentence a rare specimen of your best business writing.



Practical Business Writing

E. A. LUPFER

Zanerian College, Columbus, Ohio

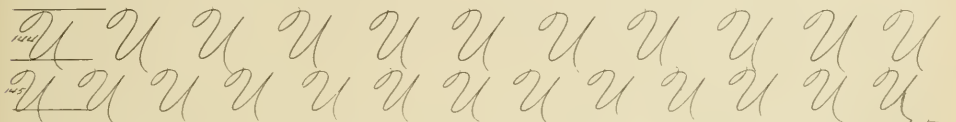
Send 10 cents with specimens for red ink criticism.

**Thoughtful, Systematic
Practice Wins a
Good Handwriting**

Copy 143. Get a nice, graceful loop. Review copies 97 and 98. Be sure that the angles at the top are sharp and the turns at the bottom rounding. Keep the exercise rather compact. Count: loop-1-2-3-4-5-6-7-8.

Copies 144 and 145. Make the U as fast as you made the exercise. Curve the last part gracefully to the right. The U begins like M and N and ends like A. Count: 1-2 3 or loop-down-finish.

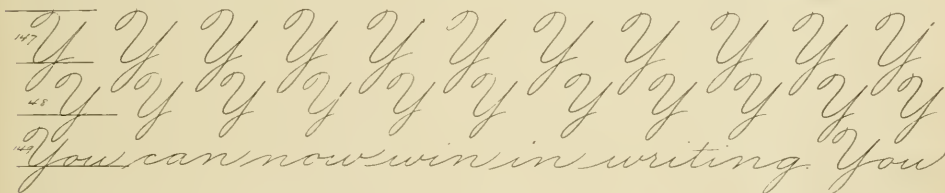
Copy 146. Are you in the correct position? You can not get a good movement unless you are. See how easily you can learn to write this sentence. Pay special attention to turns and angles. Study the *v* in movement.



Use a nice arm movement now. U

Copies 147 and 148. The Y begins like U and finishes like j. Bring the second part up high and don't let it get too far from the first part. Count: 1-2-3-4. No finger movement is advisable on capitals.

Copy 149. Study the w's. Review copy 36. Study each word separately before writing the sentence.

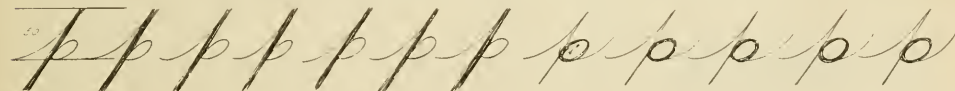


Copy 150. Use the push-and-pull movement. Count: start-1-2-3-4-5-6-finish. For the second exercise count: swing-round-1-2-3-4-5-6-finish.

Copy 151. Turn the copy up-side-down and you will see that the last part resembles small d. Count: 1-2-3.

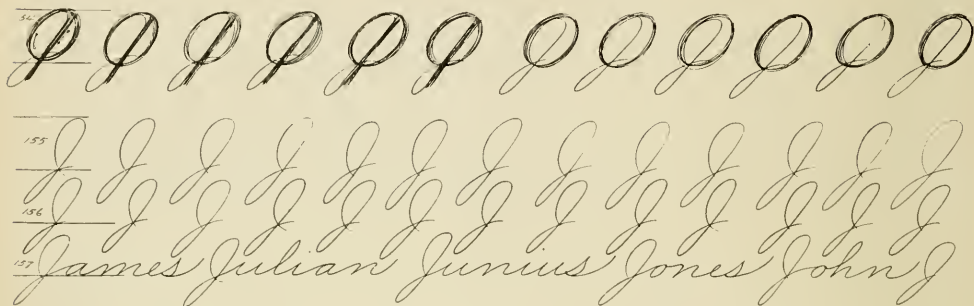
Copy 152. This style is used by many. Study in carefully; then use it if you desire.

Copy 153. Close the p's, and watch the spacing before p's.



Copy 154. Here is a new exercise and a good one. Master it. Count: round-1-2-3-4-5-down-1-2-3-4-5-finish. For the second one count: round-1-2-3-4-5-capital-J.

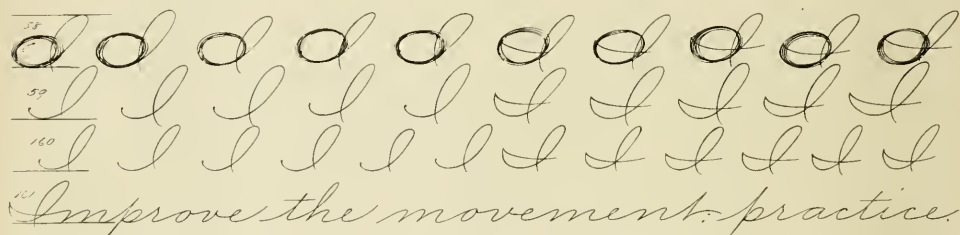
Copies 155-156-157. Start at base line and swing to the head line with a left curve; then finish like Y. The top part of J should be larger than the bottom. Get freedom and ease into your work.



Copy 158. This exercise develops the bottom part of I. Count 1-2-round-1-2-3-4-5-finish.

Copies 159-160. The I begins like J and ends with a leftward swing, finished with a dot or a connective stroke. The upward stroke should be well curved and the downward stroke or back should be rather straight. Count 1-2.

Copy 161. Study and practice are the only things which will make a good writer out of you.

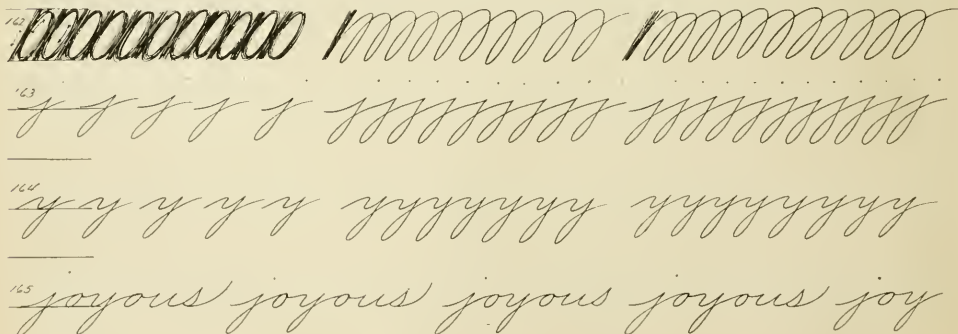


Copy 162. Notice the directions of arrows. Keep this exercise compact and narrow. Count: down-1-2-3-4-5-round-1-2, etc.

Copy 163. The top of j is the same as i and the bottom is like J and Y. Count: 1-2-dot.

Copy 164. Turn the copy up-side-down and see what the y looks like. Count: 1-2-3.

Copy 165. Give special attention to spacing in this word for it is difficult one to space evenly.





Copy 166. This will test your ability to use a rolling movement. No finger acting. Count: down-up or 1-2.

Copy 167. The Q begins like M and N and ends with a graceful swing to the right. The loop at the bottom should be horizontal and narrow. Count 1-2-3.

Copy 168. The Z begins like Q but has a finish like small z, and the loop on the base line is smaller and is not horizontal like in Q. Count: 1-2-3.

Copies 169, 170 and 171 should be thoroughly mastered. Do not be afraid to review frequently.



Quinces look better than they taste.
"Janerian is the name of a school."

He that tilleth his land shall have plenty of bread; but he that followeth after vain persons shall have poverty enough.

Seest thou a man that is hasty in his words? There is more hope of a fool than of him.

By Fred Berkman, Ralston High School, Pittsburgh

\$229⁰⁰ St Louis, Mo. Aug 29, 19--
 At sight pay to the order of ~
 P. W. Ransom & Co ~~~~~
 Two hundred twenty nine ~~~~ Dollars
 value received and charge to account of
 To W. J. Kinsey. L. E. Emerson
 Macon, Ga.

By S. E. Leslie, Pittsburgh, Pa., Central High School



EDITOR'S PAGE PENMANSHIP EDITION

Our Policy: Better Writing Through Improved Teaching and Methods. Form with Freedom from the Start.

IMPROVEMENT

Co-operation and consolidation are modern means of service and achievement.

In conformity to this law, **The Business Journal of New York City**, formerly the **Penman's Art Journal**, the oldest journal of our profession, recently became the possession of **THE BUSINESS EDUCATOR, COLUMBUS, O.** Subscribers to the former will have their subscriptions continued to completion by the latter.

This means increased prestige and patronage; both very necessary in these days of increased costs and improved service.

Your **Subscriptions, Advertising, and Support** are hereby cordially invited. In return we promise an improved product, and whenever profits increase or cost diminishes a still larger and better product.

We believe in the past, present, and future of commercial education, and as a consequence we have faith to "labor and to wait." In the meantime we will hustle in our quiet, unrelenting way, knowing that old wine in new bottles means improvement and power.

Do we hear "congratulations" or see a "hearty handshake," or sense a "heart-throb" of confidence and courage?

SUPERVISORS OF WRITING

Why are supervisors in demand? Why are there many more employed than a decade ago?

In answer to the first inquiry, they

are in demand because writing is in demand and because normal schools have not trained teachers as thoroughly in writing as in other subjects.

Many more supervisors are employed today than ever before because supervision is the secret of superior service in all lines; writing is not an exception.

Supervisors are employed because better writing is found where that subject is supervised than where it is not.

As a rule, one-third of a teaching force needs no supervision, but it needs protection so that the other two-thirds do not undo or neutralize its work.

One-third of a teaching force needs help and instruction because it is inexperienced, untrained, or naturally weak in writing. They need strengthening through instruction and direction to add to rather than detract from the other third which is competent and goes ahead and "delivers the goods" with neither command nor criticism.

One-third, broadly speaking, need supervision because they work best when watched or closely supervised. They are teaching because they can earn more with less labor than in any other line.

Supervisors are needed to commend by confirming the work of efficient teachers; to instruct and train the inexperienced and weak teachers in writing; and to inspect the writing of those who are disposed to neglect it and to exact creditable work for the sake of the child.

Supervisors are employed to unify the writing instruction and practice from grade to grade and to see that its importance is correctly estimated.

Writing comprising skill as well as knowledge, requires skilled direction and instruction beyond that usually required or given in normals, and supervisors are therefore in demand to make up for this deficiency.

But, finally, supervisors in writing are in demand because supervision in any line pays because it increases efficiency through elimination of waste effort by the substitution of skilled effort.

THEN AND NOW

Not long since we received from Mr. J. F. Fish, of the Northwestern Business College, Chicago, Ill., a letterhead of the National Commercial Teachers' Federation for the year 1896.

S. S. Packard was President; Gov. W. N. Ferris was Vice President; D. W. Springer, Secy. of the N. E. A., was Secretary; and C. A. Faust was Treasurer.

Other officers and members of committees were O. M. Powers, A. N. Palmer, A. C. Webb, L. M. Thornburgh, C. P. Zaner, E. C. Mills, J. W. McCaslin and J. F. Fish.

The remarkable thing is that after twenty years all are among the living except the first.

PARTIAL CONTENTS

Of the Professional Edition of this Number of the Business Educator

Editorial.

Mental Meanderings, Carl C. Marshall, Cedar Rapids, Iowa.

The High School Course, D. Walter Morton, A. M., C. P. A., Dean of the School of Commerce of the University of Oregon, Eugene, Ore.

Civil Service Preparation, J. F. Sherwood, International Business College, Ft. Wayne, Ind.

The Secretarial Course, George Shankland Walworth, Walworth Business and Shorthand Institute, New York City.

Commercial Preparation Through Corporation Schools, Lee Galloway, Ph. D., Secretary National Association Corporation Schools, New York City.

Accountancy, Winfield Wright, L.L.B., C.P.A., Philadelphia.

Arithmetic, O. S. Smith, Detroit, Mich., High School of Commerce.

Letter Writing, Louis Victor Eyttinge, Florence, Ariz.

Commercial Law, P. B. S. Peters, Kansas City.

Advertising, Thos. E. Cupper, Inc. Acct., Bingen, Ga.

Vocational Guidance, F. E. H. Jaeger, East Side High School, Newark, N. J.

News Items and Miscellaneous Timely Material.

*Rhythmic
AND
Readable*

To move with rhythmic regularity is the secret of ease and excellence in writing. This is the work of the middle grades, from the Third to the Sixth. Ease is the basis of excellence or speed. To transfer perception into right performance, repetition and thoughtful practice are necessary. Third and Fourth grade children are growing into skillful or awkward practices, depending upon conditions. Instruction is for the purpose of conditioning the practice and growing as it should be. Position, movement exercises, and movement writing are the trinity which mean success in handwriting.



EDITOR'S PAGE PROFESSIONAL EDITION

A Forum for the Expression of
Convictions and Opinions Relating to Commercial Education

OUR PREDECESSORS

Daniel T. Ames, as founder and publisher of the Penman's Art Journal, stands first among the editors and publishers of a penmanship and commercial journal.

Associated with him in a silent way was Frank E. Vaughan, an able and faithful friend of our cause. Then followed W. J. Kinsley, now all three numbered among the missing. Horace J. Healey and Thomas Conynghon, the last two of which found too little time from their other duties to continue the Journal they had fostered and in some particulars improved.

Thus it is we come into possession of a rather rich and embarrassing heritage; rich in the associations they recall and embarrassing in the fact that we cannot pretend to abilities they represent. But we can try as did they; gods can do more only because they are more.

FEDERATION INTERESTS Membership—Number Six

So many teachers seem to think that if they do not attend the Federation meeting they need not pay their membership dues, or that they need not join.

The membership fee is, in reality, a professional tax, as necessary as a tax on personal and real property. For the Federation promotes the general good of commercial education.

Without this co-operation, the best is impossible. Without it, our profession would not be as prosperous as it is. Without it, profession spirit would be at low tide.

Membership is more of a duty than attendance—the latter is pleasure as well as a duty.

If all in our profession were to join the National Commercial Teachers' Federation, there would be enough money in the treasury to promote some effective legislation or propaganda whereby all would be benefited. It is only by means of money that the most effective work can be done.

Now is the time to encourage those at the helm to send on your two dollars for membership. Clay D. Shiner, Director of Business Education, Des Moines, Ia., is the president. Enclose also suggestions how to make the next meeting the most helpful ever held. W. H. Gilbert, Marshalltown, Iowa, is the General Secretary.

MENTAL MEANDERINGS

CARL C. MARSHALL
Cedar Rapids, Iowa

The Child's Time

I wonder how long it will take school administrators to learn that the most important economical factor in education is the child's time. When the average American boy reaches the age of sixteen, his time is worth, at least, one dollar per day. Many boys even younger than this, earn more.



A girl's time is worth hardly less. As a cash girl, or a nurse maid, or a factory helper or a sales clerk, bright young girls of the ordinary high school grade, can easily earn from five to seven dollars a week. If we allow but five dollars a week on the average for both boys and girls, it follows that a high school class of fifty, during a time of twenty weeks, put an investment into their school work equal to five thousand dollars in cold cash. This sum is considerably more than the salaries of the instructors required to teach them, plus all other operative expenses of the school room. But teachers' and janitor's salaries, cost of buildings, fuel, lights, etc., also come out of the pockets of the people. The total per capita cost of sending a high school youth to school for one term cannot be much less than \$150, at a low estimate. With this important fact in view, how absurd it is for school boards to "economize" by using cheap and inadequate books, and school supplies, in order to save a few cents on the equipment required by each child! What business manager would pay out thousands of dollars per week to a body of workmen, and then hamper them and reduce their service by supplying them with inadequate tools or machinery in order to save a few dollars on operating expense? How long would a business manager last who should adopt such a policy in a modern industrial establishment?

Yet, this is just what this cheese-paring policy on the part of certain school boards amounts to. I know of a city in this country, where a body of students numbering thousands were compelled to attempt to study book-keeping for three months, without texts or blanks, merely because the board did not have the money to buy them. Of course, this was in a "free book" town.

In a twentieth part of the time these boys and girls were required to waste in this dawdling, they could have earned enough money to supply themselves with the most efficient business training course on the market. Of course, the total cost of books for a thousand pupils is a considerable item, but it is a small affair as compared

with the total value of the time these students waste in going to school. What is needed by many of our school administrators is a sense of relative values, and—a little horse sense as well.

A Distinction to be Observed

A good many otherwise bright educators appear to be muddled in their failure to discriminate between training and education. Of course the dictionaries list these words as synonymous, but only folks whose brains work in a four-footed way, or whose minds are color blind can fail to see the difference between them. As a matter of fact, they are as unlike as chalk and cheese. An educated person may be entirely untrained, while many a highly trained person is utterly ignorant. For instance, I once knew a most skillful bookkeeper, a man who could add two columns of figures much faster than I could add one, and who never had to stop an instant to figure the proper double entry for the most complicated transaction, but who knew hardly more of books or art of science or nature than a wild Kiawa Indian.

Once I rode for a half day with a high-up railroad traffic man, who knew every detail of railroading from replacing a rail to floating a bond issue, but he couldn't have told you whether evolution is the name of a river or something kept in a bottle, or whether Shakespeare was English or Russian. One of the most boorish and uncultivated men I ever knew was an exceedingly skillful surgeon. He admitted to me with a kind of pride that outside of his specialty, he had never read a book in his life. On the other hand, I have known many persons of the brightest intelligence, cultivated, refined, and responsive to every beauty of art or nature, who could not earn ten dollars a week at any useful employment, or had any gift of expression beyond the commonplace.

The distinction between training and education suggests the line of cleavage between the work of the commercial high school and the private business school. The former, as in all schools supported by the state, has education as its primary function. The prime mission of the public school is to turn out intelligent citizens — men and women who know how to read and think, who know human history and morals and have intellectual and social ideals. Unless this can be accomplished with a fair proportion of the people our democratic government will not long endure. Beyond this, and even more immediately important, it is vital that the average youth be trained for usefulness — to be self-supporting, and the public schools wisely devote some of their energies to this end. The private technical school, and especially the business schools, on the other hand, are essentially training schools for those who cannot take time to get a general education and are forced by economic pressure to give their whole



time to acquiring marketable skill. These people demand and need a school where they can, by hard and intensive work, learn in a few months enough of shorthand, typing, book-keeping, penmanship, etc., to get a foothold in the business world. This sort of thing should not be encouraged by offering it in a free school, but it has to be provided for those who must have it. So it comes about that the public school is for education with incidental training, while the private technical school is for training primarily, with education incidental. There is no natural conflict between them, for their functions are essentially and obviously different and must continue to be different.

Concerning Examinations

The written examination is like a base-ball umpire, a most unpopular institution, but one for which nobody seems to have found a good substitute. I think that most of the derisive criticism that has been hurled against examinations, is about as senseless as the roasts yelled at "Umps" by the overwrought ball fans. A good many of the most desirable jobs in this world go by preferment. This especially applies to people who work for the public, as school teachers, lawyers, doctors, government clerks, etc. Obviously it is desirable that the folks who are to hold these jobs should know their business, and that it should be somebody's function to see that they do know it before they are connected up with the job. To do technical or professional work requires both knowledge and skill. No written examination can determine whether a person has skill, but it can determine whether he has the knowledge which he must have in order to have the skill. Nobody claims that an examination is an infallible test of all kinds of human worth, but it is a rather effective way of finding out whether a person knows things, and that, practically speaking, is all that it is for.

Of course, the examination questions should be pertinent to the case in hand. An applicant for the position of an assistant city engineer should not be examined as though he were seeking a college degree. It must be conceded that some very boneheaded sets of examination questions have been occasionally prepared by persons who were not on to their own jobs. The columns of the funny papers have often been enriched by ludicrous examples of these. Thus, a man who was being examined for the job of government electrician was asked, among other important matters, to name the date of the battle of Gettysburg, and bound the State of Tennessee.

But because examination questions are sometimes inept or stupid does not sunnily good ground for condemning all examination whatsoever. By the rich 'nd of examination it is quite possible to get a very good line on a man's knowledge as well as his intelligence. Until somebody finds a

way of telling all about the mental equipment of human beings by merely looking at them, or feeling their heads, (as is really claimed by some kinds of cranks), we shall have to continue to use the "acid test" of the written "exam."

Plenty of Work Ahead

The world — at least the Old World where most of the people are — is just now wasting human energy at a frightful rate. The accumulated capital of centuries is going up in battle smoke. Millions of the most efficient producers of wealth are being either slaughtered or crippled for life. When the war is over, there will be thousands of cities and towns to rebuild, and other thousands of ruined industries to rehabilitate. There will be hordes of hungry and naked people to feed and clothe. It will take at least a generation of intense industry to put the world back where it was before this wild and crazy orgy of destruction began. The accumulated debts of the warring nations will pile high into the billions. There will be taxes to pay at rates hitherto unprecedented, for the capital that has been invested in this war will draw interest which will have to be paid by generations yet unborn. The world will have a long lean season of hardship and abstinence to make up for this awful and insane revel of waste by fire and machine guns.

America has kept out of the war, but she cannot keep clear of the war's consequences. Hard times, like water, seeks its world level. With the other millions of the earth ground down by their dire needs, it will be as impossible for America to maintain its high plane of ease and prosperity, as it would be to keep the water-level of the Atlantic a hundred feet above that of the Pacific.

The aftermath will mean a tremendously increased burden of work for us as well as for the rest of the world. Every parent, having both love and foresight, should train his child first of all for industrial efficiency, for it will be needed. The world, for the next half century is going to be a hard place for the weak and the unproductive, and the social problems of the past will be simple matters compared to those that are to come. Perhaps we shall need the tremendous military preparedness that American statesmen are now furthering but we shall need industrial preparedness even more.

Teachers and Bookmakers

The twenty years I spent as a teacher, and the subsequent twenty years as a book-maker, have given me a pretty fair chance to study the mutual relations of these two groups of educational workers. I have played on both sides of the game. As a teacher, I was constantly meeting book men, both authors and salesmen, and several of them became my valued friends. As a book-man myself, I have found equally valued friends among the teachers. There is no good

reason that I can see, why there should be the least professional or other antagonism between these two classes of educators, or why they should not fraternize and co-operate to their mutual advantage. Yet, I know superintendents and other school men who seem to entertain a sort of hostile suspicion against all book men whatsoever. Their manners toward them are habitually curt, or patronizing, and they often assume a sort of aloofness that is almost contemptuous. Every book man can recall many instances of this offensive treatment. There is, of course, neither occasion for, nor justice in the attitude of such school men. The author or seller of a book is doing his honorable part for the success of the schools, equally with the man in the classroom or at the superintendent's desk. Indeed, the book-maker is, in a very important sense, himself an educator, and his work is a valuable adjunct to that of the teacher, and for this reason alone there should be professional fraternity and community of interest between them. How pleasant it is for the book man to meet a superintendent who meets him on an even footing, and does not show that he considers him an interloper or a natural enemy. How depressing also it is to meet the other type of school man who, puffed out with his own importance, treats the book man as though he were a peddler of corn cures. Most successful book men have themselves spent years in the school-master's harness, and many of the brightest school men are authors of books, or have had some experience in the book-selling game. These usually know how to apply the Golden Rule when the book man calls.

The supercilious man on the other hand is usually a mental light-weight, and as ex-president Taft once observed, "so narrow that he can look through a key-hole with both eyes at once."

Mr. O. C. Dorney, President of the American Commercial School, Allentown, Pa., was recently made President of the Rotary Club of that city. This is a compliment alike to the Club and to Mr. Dorney, who has for many years been a vital factor in the affairs for the betterment of the city and its people.

President J. S. Dickey, of the Bowling Green, Ky., University, reports their summer school being two or three times as large as last year. This institution is known for its exceptional enthusiasm and spirit as well as for the work that it does in the various commercial subjects. Summer schools generally are being patronized as never before. The teacher is becoming more and more a student. The summer school is a teacher's means of qualifying and keeping young.

Prof. J. A. Savage, supervisor of writing in Omaha Public Schools, taught the penmanship in the Nance County Institute August 7-11.



The High School Commercial Program

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PAPER NUMBER 1

A few moments thought and study will reveal to even the most casual observer, the influence of higher education upon the direction and development of secondary education. Decade after decade, the colleges have dictated to the high schools just what subjects the high schools should teach, because the high schools have endeavored, during all these years, to meet the entrance requirements of the colleges. The supposition from the start seems to have been, at least on the part of the high schools, to prepare young men and women for entrance to the colleges and universities of the country.

Old High School Course Inelastic and Stereotyped

The colleges of the country, until a decade or two ago, followed the beaten track of offering courses in the classics, mathematics, history, government, science, etc., with very little provision for vocational education and training, except in the agricultural and mechanical arts colleges, which institutions grew out of the passage of the Morrill Land Grant Act of July 2, 1862. This act gave to each state in the Union, something like 125,000 acres of land for each senator and representative then in congress. The proceeds from the sale of this land were to be used for the establishment of a college, which should teach agriculture and the mechanic arts. This act stimulated very greatly a new brand of education which was essentially vocational, in that it was aimed to benefit and instruct the farmer and the engineer.

The Old Type of Education Prepared for the Professions

A glance at the statistics of the various colleges and universities of the country up to the passage of the Morrill Act, will reveal the fact that most of the graduates of these institutions at that time entered either the law, ministry, teaching or medicine. Medical schools had been established since shortly after the close of the American Revolution, and law schools likewise had been in existence for perhaps the same length of time, so that after a thorough foundation course in the classics, literature, general information, etc., the graduate of the colleges went on to the law or the medical school, for practical and specific study in his own chosen profession. The following facts, taken from an article in the "Independent" for November 14, 1912, written by Professor William B. Bailey, of Yale University, under the title "What becomes of college graduates?" will indicate the direction toward which college graduates today tend, so far as their calling after leaving college is considered:

	1696-1700	1796-1800	1896-1900
Ministry	65.6	21.4	5.9
Law	1.6	30.5	15.6
Medicine	3.1	8.4	6.6
Education	4.7	5.7	26.7
Business	1.6	5.6	18.8
Public Service ...	9.4	1.1	1.0

Less than one per cent now enter agriculture. A century ago the proportion was 3 or 4 times as great.

The High School Program from the Point of View of the Non-College Student

Statistics will show that it is a fact that today the graduates of the high schools of the country, in a very large proportion, are absorbed in the various vocations rather than continuing their education in the colleges so as to enter the professions. The following facts are taken from the Government Bulletin, by Alex. Summers, *Statistician, Bureau of Education*:

The total enrollment of 20,792,879 for 1913 was distributed as follows: 19,064,787 in elementary schools; 1,366,822 in high schools, academies, and preparatory schools; and 361,270 in higher institutions. To obtain a fair estimate of the number in each grade, we use the approximate percentages given in Chapter 1 for elementary schools and the actual percentages ascertained for secondary or high schools. The result is given in Table 6.

It is probable that the distribution of enrollment in the elementary grades has preserved practically the same ratio for the past eight years as shown in the above table. Using these approximate percentages, it is found that in 1905 the first grade had 4,023,026 pupils, that 2,307,248 were in the

fourth grade in 1908, and 1,181,892 were enrolled in the eighth grade in 1912, while 560,397 were found in the high school in 1913. The School Review for January, 1916, states that in 1890 there were 13,220 pupils taking commercial work. In 1895 there were 30,320 and in 1915 the number had increased to 161,250, an increase of over 500% for the two decades 1895-1915.

These facts conclusively show that any high school program, which is constructed mainly to take care of the boy or girl preparing to enter the colleges of the country, has absolutely and unquestionably missed the mark for the large majority of the students taking courses in such a school. The trouble with our secondary educational system, so far as high schools are concerned, seems to the writer to be, that the whole purpose of school boards, superintendents, principals, and others, in the past as well as in many cases in the present, seems to be to meet the dictation of the colleges, by providing for all students, training to meet the college entrance requirements, instead of making a distinct line of demarcation, by which those who are going into the further study in the colleges, might have preparation in that line of work, while the vast majority would be provided for, by permitting them to take work which would prepare them for the vocations, into which they are bound to enter upon graduation.

A very small percentage of high school students go into colleges.

In the earlier part of this article reference was made to the fact that very few of the graduates of the high schools go on to the colleges. The statistics will prove that of all pupils entering the first grade between two and three per cent ever finally continue for college work. If then we are to point the high school program to meet the needs of the small number who go to college, we are certainly missing our opportunity to serve the majority. A further sug-

Table 6. Distribution of school enrollment for 1913 by grades, according to estimated percentages.

Grades	Estimated per cent	Estimated Enrollment in grades
First grade	23.50	4,480,225
Second grade	14.79	2,819,682
Third grade	13.91	2,651,912
Fourth grade	13.28	2,531,804
Fifth grade	11.28	2,150,568
Sixth grade	9.25	1,763,493
Seventh grade	7.63	1,454,643
Eighth grade	6.36	1,212,520
Total elementary	100.00	19,064,787
First year in high school	41.00	560,397
Second year in high school	27.05	369,725
Third year in high school	18.50	252,862
Fourth year in high school	13.45	182,838
Total high school	100.00	1,366,822
Higher institutions		361,270
Grand Total		20,792,879



gestion is here made that the high school commercial teacher, or any high school teacher for that matter, should realize that perhaps for ninety per cent of the pupils who daily come to them, it is their last opportunity for consecutive and systematic study. Every high school teacher should realize this opportunity, and bend every effort accordingly, to put into the lives of high school students all the inspiration possible in the few years of their course in which they are permitted to receive instruction.

The High School Program Must Be Arranged to Fit the Needs of Every Particular Community and School.

If we are to arrange our high school commercial program, as previously stated, to meet the needs of students with the present educational preparation, and likewise the needs of each school, whether funds are available for a sufficient number of teachers to establish a well-manned and well-equipped commercial department or not, we must recognize that no standardization of commercial programs is possible, and also, that no one program will meet the needs of every school. At the present time commercial work extends over one, two, three, four and six years. Many typical high schools, such as those in the state of Oregon, have one, two and four year courses, with perhaps a less number of one-year than two and four-year courses. In the more thickly populated states, with what might be termed more efficient educational systems, and higher requirements for preparation on the part of the teachers, the standard course at the present time is a four-year commercial course. In some of the larger cities of the country, however, where there are very excellent school systems, and really little or no difficulty regarding school funds available for the purpose of establishing a high grade of work, the 6-year commercial course has been instituted. Perhaps the ideal course in the future will be the 6-year commercial course, which will combine the cultural elements, which may be considered necessary for even the vocational student, with extended and specialized vocational and commercial training. In considering then the high school program, we shall discuss first the program for a one-year commercial course, then for a two-year commercial course, then for a four-year commercial course, and finally the program for the highly developed six-year commercial school.

The Effect of Better Studied Opportunities on the Callings Chosen by Young Men and Young Women.

If some method were devised whereby young men and young women, who are now compelled to discontinue their education when they really ought to continue their studies, or are really anxious to continue, could remain in school, it probably would mean that many who are now forced to enter the so-called "blind

alley" vocations because of their lack of equipment, both mental and technical, might enter other more dignified and higher vocations. What is more, the young men and women themselves would certainly get out of life much more satisfaction and pleasure in their work than they now do. Many a boy or girl who has left school under such circumstances, has gotten into what may be termed today a "blind alley" vocation, and after a comparatively short time has found himself, or herself, at a standstill, without the possibility of further promotion. A young man perhaps, with ability to become a stenographer, but without the opportunity to go on to high school under the present system, if forced to leave school in the sixth grade by reason of his being needed to assist in the support of the family, might go into some manual vocation. Perhaps he never would become a very proficient workman with a large earning capacity or power, but, if he had had the opportunity of securing training he might have made an excellent stenographer, and through his stenography have found the stepping stone to a much higher and, for him, more satisfactory vocation.

No Commercial High School Program adopted will fit both present and future needs.

The problem confronting school boards, superintendents and principals, when considering commercial high school programs, is a very broad and perplexing one. This is true for the reason that any program which meets the present needs, considering the preparation of the ordinary high school student, probably will not meet the needs of the high school student twenty-five and fifty years hence. This is essentially true because of the fact, that at the present time certain subjects which should not be included at all in the high school program, but should be taken care of in the grades, are necessarily thrust upon the high schools, such as spelling, penmanship, certain portions of arithmetic, and even, as we shall probably see in a later article, stenography in part. Other subjects, perhaps, might be added to this list of studies, which in the future will be taken care of in the earlier years of the child's school experience, and not carried over into the high school period. Programs constructed to fit the needs of the various high schools today, however, must take into consideration the present training and preparation of the ordinary boy and girl entering the high school, and must provide for studies which will correct deficiencies in earlier training. The time given to these future "extra studies," properly so-called, may perhaps with profit, be lessened in a much shorter time than even twenty-five or fifty years. Perhaps one generation of the grade student would be sufficient to eliminate some of these "wastes" in early training. Two generations of grade teaching ought to surely accomplish results looking toward this end.

Efficiency, Earning Power and Conservation and Training of Ability Another Problem

One hears on every hand today a term which distinctly belongs to the present decade, namely, efficiency. It is hard to define this term, but in its final analysis it probably means: getting the most possible out of every opportunity and product, whether applied to human energy and brain power, or mechanical devices. The real goal, however, of efficiency, at least in business lines, may be expressed as: getting every possible atom of earning power into action. This is also true whether it refers to human beings or machines. If we recognize this thesis regarding the high school student, we must admit that certain studies tend toward increased efficiency and greater earning power, while other studies in the high school program may be termed cultural, rather than utilitarian and vocational. Any program then, for any commercial high school student, which does not take into account the requirements of such a student along these lines of efficiency, earning power and conservation of training and ability, so as to allow the student from the very start, some means of support, wherewith he may continue his education and training, by reason of his own effort, has at least failed in this important detail. This, of course, means that the old idea of long and varied training in cultural subjects, such as the languages, mathematics and science, merely for the purpose of increasing brain power and ability, will in some cases give way to the sort of studies that will enable the boy or girl, in the shortest time, with the least expenditure of energy, to attain ability which should result in increased earning capacity.

Another Problem Confronting Both Colleges and High Schools is to Find the Proper Students for Further Training.

One does not have to make very much investigation into the personnel of the student bodies, of both colleges and high schools of the country, to come to the conclusion that the problem which confronts both, is not to find students to train, but how to find, and how to provide for the students who really ought to be trained, and whose brain development ought to be conserved. Statistics will prove beyond the shadow of a doubt that of the many students, in both high school and college, going through regular courses, a large percentage are taking the work, not because they are really fitted for it, by reason of superior ability, but by reason of the fact that parents and guardians have the means to continue them in school. Many with great mental promise, because of the lack of the necessary means on the part of their parents, are compelled to leave school at a comparatively early age, and are forced unprepared into the great army

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Preparation for Civil Service

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During the last five years there were, in all, approximately 100,000 persons examined by the U. S. Civil Service Commission for various positions in the Federal Service. In addition to this number there were many thousands of persons examined during the same time by the different State and Municipal Service Commissions.

These examinations were held to secure eligibles for positions generally classed as either clerical, commercial, or technical. Practically all the examinations held may be classed under one of these heads. In the Federal service alone there are about 300,000 positions that must be filled by means of competitive examinations. Each year the scope of the civil service is being increased. Cities, states and the Federal government have found it much better for many reasons to fill the different positions by means of competitive examinations rather than by making wholesale appointments of persons simply because of their political standing or influence. The time was when it was said, "To the victors belong the spoils," and whenever one political party went out of power and a new one came into power, there were hundreds and even thousands of persons thrown out of employment and new appointments made. In most cases these new appointments were made not because of special fitness for the positions but because of their political standing and influence. This plan was found to be expensive, inadequate, and inefficient. Consequently the civil service law was passed and it has been found to be an intelligent and most satisfactory method of selecting persons for government positions. Since then these positions have become very attractive to young people, and each year a large number try the examinations and are appointed. In fact, so many try these examinations that only those who are successful in securing high rating stand any chance of appointment. Of the number who tried the Federal civil service examinations last year only about 7500 men and 1500 women were able to secure passing grades. Not all of those who passed the examinations were offered appointments, but the ones who receive the highest ratings are the first to be appointed in every instance. In some of the examinations like those for stenographers and typewriters, practically all who receive a passing grade are usually offered an appointment.

There are three distinct branches of the civil service—Federal, State, and Municipal.

The U. S. Civil Service Commission,

with offices at Washington, D. C., examines applicants not only for positions in the departments at Washington but also for all positions throughout the United States which come under the control of the Federal Government. Included under the jurisdiction of the federal government are all positions: First—in the Departmental Service which comprise the departments and other federal offices at Washington, D. C. Second—in the Field Service which comprise the federal offices outside of Washington, D. C. Under this classification are included all clerical, commercial, and technical positions in the Customs, Internal Revenue, Immigration, Land Office, Reclamation, Post Office, Railway Mail, Indian and other field services. Third—in the Panama Service which comprise the offices of the Panama Canal in the Canal Zone. Fourth—in the Philippine Service which comprise the offices in the Civil Service of the Philippine Islands.

The State Civil Service Commission with offices at the capital of the state, examines applicants for positions in the State Departments at the State Capitol, and in the charitable and penal institutions throughout the state.

The Municipal Civil Service Commission examines applicants for positions in the city service.

For competent young men and women, the chances for advancement are probably equally good in each of these branches of the civil service. A large percent of the young men and women who enter private commercial schools are interested in civil service preparation, or would be if they understood thoroughly their chances of securing a permanent civil service appointment. School men whom I have talked with state that fully 50% of their students make inquiry concerning civil service preparation. There is no reason why a good commercial school cannot be successful in preparing a large number of students each year to pass successfully the different civil service examinations in which they may be interested. In my opinion every up-to-date commercial school should be able to prepare its students to pass any of the clerical or commercial examinations and in some cases the technical examinations as well, provided, of course, that the student can qualify, otherwise, for the examination. A few of our most successful commercial schools are already making special effort in this direction and are each year boasting of the fact that a number of their students have secured appointments in the civil service. Any commercial school that is capable of turning out well-qualified, and well-trained clerks, stenographers, typists, bookkeepers, accountants, auditors, inspectors, secretaries, etc., etc., should experience no difficulty in coaching students to successfully pass examinations for similar positions in the civil service.

As a rule these positions pay better salaries to beginners than most firms are willing to pay, and promotions are just as good and in many cases even

better. Practically all Federal civil service positions pay salaries of from \$60 to \$100 a month to young men at the beginning, and it is not unusual for a young man to be earning \$1800 a year after three or four years in the service. Young women do almost as well. Practically all employees are given 30 days vacation each year with full pay, and 30 days "sick leave" may be obtained with full pay if necessary. The average working day is seven hours, with a half holiday on Saturday. Not many firms offer as attractive inducements to its employees as these. No wonder commercial school students are inquiring about civil service preparation. A few of our live, wide-awake school men are meeting this opportunity and finding it not only profitable but highly advisable to add a new department to their school. Civil service is opening up a new avenue to their graduates. Some of our so-called private school men say their students cannot pass the stenographer and typewriter examinations, and that the other examinations offer too poor chances for appointment to be attractive. I do not doubt this statement altogether, but I do want to say that the stenographer or typist who cannot pass a civil service examination certainly cannot be classed as very competent. What is needed most in either the civil service or in private employment are young people who are better trained to act as stenographers, typists, secretaries, bookkeepers, etc. Many are being placed into positions who are only half-trained and as long as our private commercial schools are satisfied to only half-train young people, they are not likely to meet with much success in urging those students to try civil service examinations. It not only requires excellent training but requires the right kind of coaching by an instructor who is familiar with the peculiarities of the examinations before schools can expect their students to be successful in passing civil service examinations. An instructor who knows nothing about the civil service regulations and examinations can no more successfully coach students to pass civil service examinations than an instructor who knows nothing about bookkeeping can train successful bookkeepers. Of course, the school who makes a specialty of turning out poorly-equipped, half-trained, incompetent stenographers, bookkeepers, typists, etc., will not be very successful in coaching students to pass civil service examinations.

When a young man or woman can successfully pass a civil service examination for any particular position, they certainly will experience no difficulty in qualifying for a similar position with any private employer. Many of our students who take civil service examinations accept temporary positions with local firms until they receive an appointment. This is considered a good idea and is encouraged by the school. Many pupils complete one of our regular courses

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What Is a Secretarial Course?

By GEORGE SHANKLAND WALWORTH

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There are no more "stenographers" in New York City.

Employers speak of their scribes of all degrees of skill as "my secretary," and small boys and girls with a fragment of education and a smattering of shorthand and typewriting, occupying office boys' places, tell their friends that they are private secretaries.

Even the official court stenographers and law stenographers want to be known as shorthand reporters. When an applicant calls at the office of a business school to ask about instruction, it is often unwise for the principal to use the word stenographer. If he does use it, he will be corrected and told that the candidate is thinking of becoming a **secretary**. This will take place even if only instruction in stenography and typewriting is desired.

Why the disuse of the word stenographer? Why its disrepute?

I think I have an idea. What does the term stenographer connote to many people? You business school men know. I can see you twist and turn in your chairs guiltily. You know that you have been robbing the cradle. You know that you have been sending advertising matter and canvassers after the children in the elementary public schools, most of whom are wholly unsuited by age and education for the important work of stenographer. You know that your canvassers find it easier to get into the tenements and influence the ignorant occupants than to get into the homes of the educated and refined, whose children would make desirable students and employees; that, as a consequence, these canvassers spend little time in addressing the ears that should hear them.

What do you do, Mr. Business School Man, with the unsuitable material when you get it? As these children can afford to stay with you only a short time, you can do little to strengthen their imperfect general education (the result largely of the present ineffective elementary public school curriculum), and can give them merely an elementary preparation in stenography, typewriting, etc. It is not alone the want of education that makes these children undesirable; there is absolute lack of mental training. They do not know how to study, they do not know how to think, they are mechanical, they cannot concentrate, they do not know the meaning of **absolute accuracy**, and they cannot comprehend what will be expected of them in a busy business office. Even if they get a fair knowledge of shorthand they do not know how to use it effectively as a tool.

It is an imposition to unload such material on business men. Many employers have become gray before their time trying to break in and use boys and girls so fearfully incompetent—with so little to build on.

When some one suggests to a young man (or woman) of brains and a good preparation that stenography is desirable, a picture rises in his head of unattractive boys and girls who call themselves stenographers. A young man said to me the other day: "I don't think I'd care to study stenography. It must be a very simple and unimportant subject, as so many ignorant boys and girls go into it." Simple! Unimportant! I told him that my students who were college graduates had their hands full in mastering the subject, and that he should talk with judges, lawyers and business executives to find out the great value of a real stenographer.

Secretarial schools and secretarial courses have been advertised in New York only a few years. The term "secretarial course" appealed to me at once. I felt that it would attract a desirable class of students and that it would give an opportunity to introduce an additional and broader course into the private business schools. I could picture Mr. Business Man rising up, putting his arms around my neck and kissing me on both cheeks for sending him bright young men and women who knew something more than shorthand and bookkeeping. My idea was that such a course should prepare not only for the place of secretary, but for the more responsible and better-paid places in important business establishments?

What should a secretarial course comprise? Ah, that was a hard question. I felt that it should include the usual subjects given in the good private business schools—and more. What should the "more" consist of? I decided to think a great deal about it, to investigate, and to be in no great hurry.

I investigated three private business schools that were advertising secretarial courses. One had nothing new; secretarial course was merely a new name for the same old subjects. The other two had filing cabinets, but they had not yet devised a plan for thorough instruction and practice. This was all they had added to the regular subjects. In one of the cabinets I found a set of furs belonging to a teacher, which was an illustration of one of the many uses to which a filing cabinet could be put! In all three schools the secretarial course was abbreviated, giving stenography, typewriting, a short course in bookkeeping, penmanship and a little English.

I obtained the catalogs of several "private secretary" schools—new institutions in the educational field. One offered stenography, typewriting and English. It laid great stress on English, saying that "five books were epitomized." Another included in its course "interpretive art and interpretive music, nature study and field excursions"—very delightful things in

I investigated the universities that were offering secretarial or commercial work. Their courses took at least three years and included, in addition to stenography, typewriting and accounting, such subjects as economics, finance, railway traffic and rates and business and social statistics.

They also offered salesmanship and advertising, subjects that are just beginning to be taught in this country. It struck me at once that these were good things for a young business man and woman to know, and would be appropriate for my secretarial course, if they were teachable. I wondered how the professors went about teaching them practically. Perhaps the tuition was purely technical and not practical. The only sure way to find out was to attend the lectures as a student. So I made myself look as young as possible and became a school boy again. And I learned a lot—not only what to do but what not to do—and that all professors in universities are not competent. I learned that it was necessary to look up the record of a professor before entering his class, and that the fact that he was attached to one of the great universities was no guaranty of his ability or the success of his work.

For example, I found after entering one class and paying my hard-earned money that the professor was a joke. He was supposed to teach salesmanship, and I do not recollect that I learned anything, excepting what not to do in such a class. I ascertained afterward that he had never sold anything in his life; and surely no one can teach salesmanship who has not actually sold something. He spent most of his time showing his powers as a humorist, and should have been out on the road in small-time vaudeville. He was the true village "cut-up." Practically all of the rest of the time he spent in inviting questions from the class, and when a member asked a question, he asked the rest of the class to answer it. None of the officers of the university ever came around to see what was going on, and I felt that it was my duty to report the teacher to the dean. But I did not. Why be mean; he may have had a large family. But I harbor no ill will against the man; he gave me 100% at the final examination.

At one of the universities I received excellent instruction and training in the writing of advertising copy, and I have adopted the method, with a few changes, in my school.

I made the acquaintance of the teacher of a class in salesmanship conducted by a dry goods magazine, and watched him carry on the work. Here I saw practical, successful instruction in retail selling behind the counter. The goods usually found in a haberdashery shop were displayed on a table. One student acted as salesman and another as buyer. The other students sat around and watched the two, seeing how well the salesman went through the steps in the sale. They made notes, and, at the termination of the demonstration, decided



their place, but not related to the work of a secretary. Still another offered a complete course in preparation for private secretary, including stenography, in three months. It added that students were taken only on probation. This school was surely conducted by a miracle man.

upon the percentage the salesman should receive.

I have a habit of filing away anything I may read in magazines and newspapers bearing upon my school work, and I found a considerable accumulation of clippings relating to the work of the private secretary. These I read and digested, in my efforts to formulate a curriculum that would be a true secretarial course that could be completed in a year.

The "want" columns of the New York newspapers were very suggestive. I learned from them what knowledge and skill employers wanted in their stenographers, secretaries, office assistants and managers. Of course, most of these advertisements called for experienced help. The course that I was planning was not to contain merely what the young man or woman would use the first day, but knowledge that he would probably use some time as he climbed the ladder, and that would help him climb the ladder.

Below are given some of the "want" advertisements from the New York Times that I bought this morning, showing what many employers want.

SECRETARY—Young man, energetic, good appearance, education, and vocabulary as secretary in well-established 5th Av. firm; advertising experience preferred; bond required; excellent opportunity for right party; state particulars and salary expected to start. N 30 Times.

SECRETARY—Young lady possessing executive ability and good judgment; college graduate preferred; please state age, salary, and experience. P 34 Times.

A BRIGHT YOUNG MAN on circulation work in the office of a prominent mechanical journal; must be well educated, and good in English composition. Address, stating age, salary and experience, if any; good future. Box 324 Times Downtown.

OFFICE MAN—Small manufacturing plant requires assistant in office; must be capable stenographer and Underwood operator and willing to apply himself diligently to all details of office work; apply by letter, stating age, nationality, experience, education, when available, and salary expected. Drawer H, Woodbridge, N. J.

STENOGRAPHER—Young man wanted by prominent mercantile house; must be thoroughly experienced, quick and accurate; permanent position to right party; reply, stating age, experience, references, and salary expected, to Box 90, Grand Central Station Post Office.

ASSISTANT TO MANAGER wanted, of rapidly growing wholesale

specialty business; one competent to take entire charge occasionally in absence of principal; some knowledge of accounting, office and shipping systems necessary. Address, stating age, experience, references, and salary expected. Advertiser, 661 West End Av. New York. No personal calls received.

ADVERTISING COPY MAN—Capable and experienced in national magazine, trade paper, and newspaper advertising; preferably college man with technical training; state age, experience, and salary desired. New York Agency, L 91 Times.

ADVERTISING—Intelligent man who has had experience writing copy for circularizing by mail, follow-up systems, and similar literature; answer by letter only, stating full experience, age, and salary desired. L 99 Times.

ADVERTISING MANAGER for a large department store in the Middle West. Apply in writing stating experience, salary expected. J. L. Brandies Sons, 1261 Broadway.

STENOGRAPHER—Ambitious, earnest young man, not afraid of work, in business meeting best people; full information, education, experience, salary start. P 98 Times.

In my youth I was a stenographer, secretary, bookkeeper and salesman in a manufactory, a railroad and a hotel, and I drew on my experiences. I consulted several prominent business men, society men and society women—the latter for suggestions for making social secretaries.

My complete secretarial course that follows contains all the subjects usually given in a first-class business school and additional subjects under the general heading of Secretarial Duties. Most of the secretarial duties may be taught in lectures, as in college, the students taking notes. Of course, they frequently have assigned home work, which is turned in and corrected by the teacher.

All the topics under Secretarial Duties cannot be taken up exhaustively because of the limited time, but they are things of which even an incomplete knowledge is valuable. A rather exceptional teacher is necessary to arouse and keep the students' interest and get good results. Probably two or three lecturers will usually be necessary. They should have had actual experience in the various things, should read the literature on the subjects, and constantly keep up research work. Business men, secretaries, advertisement writers and salesmen should occasionally be invited to address the class; but this feature should be supplemental and should not take the place of the regular teacher or teachers.

A Complete Secretarial Course

Instruction in stenography, typewriting, bookkeeping, business papers, banking, commercial law, business English and correspondence, advanced spelling, penmanship, business arith-

metic, office routine; and secretarial duties, as follows:

1. The secretary's attitude toward visitors, toward other employees and toward his employer.

2. Salesmanship. Practical instruction and training in retail and wholesale selling that will aid the secretary in selling goods or directing salesmen, if required to do so.

3. Buying. Attention will be mainly given to the buying of office supplies.

4. Printing. The preparation of letterheads, billheads and other forms. Proof reading.

5. Advertising. The writing of advertising copy for newspapers and magazines. The preparation of booklets, catalogs and other advertising matter.

6. Real estate, personal and income taxes. Real estate assessments. When and where they are paid, and how to prevent overcharge and other mistakes.

7. "Carrying a Message to Garcia." General suggestions of how to get information quickly and correctly.

8. Railroad, shipping, postal and other guides. How to consult them and other books of reference.

9. The business of the secretary's employer. The importance of the greatest familiarity with it. How to go about mastering it.

10. The ways in which a secretary can relieve his employer. Anticipating his wants and catching his errors.

11. Initiative and efficiency as applied to the secretary's work.

12. The filing of papers, card indexing, etc. Instruction and practice in the latest methods.

13. The social secretary's special duties. Social correspondence.

14. Investments, including stocks, bonds and real estate.

15. Dress. The importance of being well groomed.

16. The personality of the secretary. Suggestions for its development.

17. Editing copy. How to improve the English in dictated letters and other matter, and how to get the best typographical effect. The psychology of the printed page.

18. The cutting of stencils on the typewriter; the use of mimeograph or rotary copiers.

19. Aids to the memory.

Mr. M. A. Albin, of the Eugene, Ore., Business College, is now Principal of the School of Business and Shorthand of the Portland Y. M. C. A. Mr. M. G. Cleaver, his former partner, is now sole proprietor of the Eugene Business College. Our best wishes are hereby extended to all concerned.

Mr. T. A. Walton, formerly of Rhode Island, is now connected with the San Diego, Calif., High School. During the summer he had charge of the penmanship in the State Normal School in that city, and it is needless to say that the penmanship was looked after in a modern and practical manner.



Commercial Preparation Through Corporation Schools

LEE GALLOWAY, Ph. D.

Secretary of the National Association of Corporation Schools.
Director of Educational Courses of National Commercial Gas Association.
Member of General Board of Department Store Education Association.

The New Commercial Era

Society in the past was so anxious to provide itself with productive equipment that it quite overlooked the atmosphere in which individuals worked. As a society we have dug through many strata and reached new levels, and until very recently we have been employed in trying to dig out new economic efficiencies with the same old educational equipment which was better suited to other times and conditions. The technical education which established a science of law in the place of pettifoggery, a science of medicine in place of quackery and a science of engineering in the place of the earlier rule of thumb methods has proved its worthiness and woven itself into our educational curriculums. The world is well settled in its attitude towards the necessity of these subjects and is satisfied with the methods of pedagogical attack; but in fitting itself for efficient legal, political and economic control in so far as production is concerned, society has paid little professional attention to its commercial development.

The great field of distribution which has grown up in an infinitely complex manner to care for the products of the farm, of the mill, of the mines and so on, with which the engineer provided us, has been left unattended. Men have gone into commercial activities with little preparation or none except as a few rule of thumb methods were doled out to them in the course of their apprenticeship. Relatively few years ago an attempt to carry out a thorough scheme of commercial education would have failed. But we have now reached the commercial era and it is permeated with the atmosphere of public service.

Although commerce has been the great spreader of democratic principles and the commercial relations between different countries were the means of breaking down trade barriers, yet the institution of commerce itself was the last to be affected by the democratic ideas which were disseminated by its agency.

Advantage of the Corporation School for Commercial Teaching

To establish a course of commercial instruction that will prepare the student technically and professionally and that will endow him with the ideals which make for business ethics is the problem not only of the public school, business college, commercial high school and university, but of the great employing corporations as well. The corporation is beginning to assume its share of the responsibility in fitting men to serve the public more efficiently as salesmen, financiers, ac-

countants, office employees and the like.

The corporation school has this one thing greatly in its favor—it undertakes not only training for real business but affords besides the opportunity of experience on the firing line in contact with the real work and real business men. The corporation school means specialization in a particular branch of commercial or industrial life and is fruitful because its students get actual experience in connection with their training, because they are constantly in a position to test theory in practice, and because they have an opportunity to interpret their practical experiences in the larger light of the experience of their masters in a given field.

Classification of Courses

Broadly speaking, commercial education as given by corporation schools may be classified under three main headings: 1. Salesmanship courses; 2. General office work; 3. Accountancy.

It must be remembered that the students in the corporation schools are in most cases adults and that in the methods of teaching must be employed adult psychology and adult points of view. The chief purpose of the school is not merely to make more efficient industrial machines by functional training, but the welfare of the individual is also an important consideration.

It must further be remembered that no matter how much time is devoted to gymnastics, personal hygiene and rest periods, these will not necessarily make employees more efficient as workers. It is definite training for the work that counts. No matter how well groomed and well fed and well exercised the girl behind the counter may be, her selling ability is the thing of first interest to the firm, and she may not have the slightest vestige of it although she may be strong and wholesome. She needs to be taught how to sell.

Salesmanship courses include the following subjects:

1. Knowledge of the product and the competitor's product.
2. Personal methods of selling.
3. Business policies.
4. Business English.
5. Advertising methods.
6. Study of market distribution. (Proposed and not yet adopted.)
7. Economics.
8. Organization and Management.

1. Knowledge of the Product

In studying the product, the nature of the instruction depends on the nature of the product. In some of the corporation selling schools, this con-

stitutes the only course of study. The amount of time given to it varies from a few hours to months and even years. The purpose of studying the product in selling schools differs from that of the apprenticeship schools in that the student does not learn how to make the product but must understand its structure with a view to making sales. The method of teaching the structure of gloves will vary decidedly from the method employed in teaching the make-up of an expensive illuminating apparatus. In the former case, a few lessons on leather, wool, cotton and silk, their characteristics and the method of cutting and sewing gloves will most likely be enough, while the illuminating installation would need to be taught in terms of the nature and production of light, diffusion, the comparative value of various illuminants, distribution and illumination curves, structure and functions of the eye, and so on. The girl who stands behind the counter selling lace will need to approach the study of her product in quite a different way than the man who is to sell industrial machines and who must understand the details of engine construction thoroughly.

The study of the competitor's products is important in that the arguments that the competitor uses may be answered or overcome. What are the inherent qualities of his goods? How do they compare with the goods that the salesman represents? What individuality has each? Is there any particular reason for purchasing one in preference to the other? How do they compare in price? To what particular class of people would either appeal? These are important questions nowadays. Intense competition makes it necessary that not even comparatively unimportant points be overlooked when trying to arouse desire for a particular article of sale.

How Knowledge of its Product is Taught by Norton Grinding Company, of Worcester, Mass.

As the sales work of the Norton Grinding Company depends on engineering ability, it is necessary that the salesmen have a thorough knowledge of the way in which their products are manufactured and how they are used. Most of these salesmen are graduates of colleges or technical schools and have a fairly good basis for this specialized study of the product. The course lasts about two years, and the time is spent entirely in the various shops and office departments of the works. Knowledge of the product is the only course given.

During the first week the men are taken through the various departments where they observe closely the different methods of manufacture in use for different products, and then write a report on what they have seen. Next comes shop work, operating cylindrical, surface and internal grinding machines and inspecting work done by grinding. They also inspect machines as they are being assembled. This is followed by six weeks in the truing and bushing room



where the wheels are finished ready for testing and inspecting. From the packing room they go to the stock room, the drafting department, the mechanical laboratory, the cost, order, credit, publicity, refractory and other departments, all the time under the supervision of the foremen who instruct the salesmen in the various different technical processes. In the stock department, a general review is given and a comprehensive examination is taken to show how much has been mastered up to that point. No class room work is done. It is all actual laboratory and shop work. No textbooks are used. The educational department is directly responsible to the general manager, but there is an advisory committee consisting of eight officers of the company and heads of departments. Within the department, there is the general division of educational work, correspondence supervision and in a formative stage, the employment division. The head of the education department is a graduate of an engineering school with experience in manufacturing and office work and also in professional teaching. The assistants are all from the shops.

The Norton Grinding Company has a review course for the salesmen on the road at the home office each year for a period of two weeks. The men go over the processes of manufacture and office methods again just as the prospective salesmen do, except that the course is very much cut short. Each man has an opportunity to try out the various things which he has seen done in his territory, and a few days are spent in the experimental laboratories. This sort of review makes the men competent to advise as to the selection of the proper wheels for various purposes.

II. Personal Selling

Not only is the technique of the goods taught for the sake of sales alone, but technique is taught in connection with the wants of the public. There has been a change from the policy of *caveat emptor* and salability depending on price to the policy of "the public be pleased" and the public must be served.

The courses which take up the question of personal salesmanship may be divided up as follows:

1. The selling process proper which is the development of a sale beginning with the preparation for the interview with the prospective customer and ending with the order for the goods.
2. The study of the prospect; his personal characteristics and how to appeal to them.
3. The psychology of gaining attention and interest.
4. The demonstration proper; how to present the goods in a favorable way; how to offer convincing arguments.
5. Essential physical and mental qualifications of the salesman.
6. The ethics of business.

Personal Salesmanship Taught by the First Corporation School

In the first corporation school, personal salesmanship only was taught. This school was founded about twenty years ago by the National Cash Register Company, of Dayton, Ohio. Its first session was attended by the various salesmen who had been called in to the home office to talk over the methods they employed to make sales. One of their number who had met with particular success in selling told his method verbally. His plan was written out by a stenographer and a "primer" was produced which contained various talking points for the sale of the cash register. Each man was asked to memorize the primer. Many of the men rebelled at first and the management found it advisable to let it go for a time. But by getting the best salesmen to make a personal demonstration of their methods of selling at occasional gatherings, most of the rebellious salesmen were induced to use the primer. Crude as the method was, the results showed that it was worth while.

From this simple beginning have grown up a variety of sales, office and accounting schools within many corporations. The National Cash Register Company has evolved quite a complicated course of study and training for its employees, as have many other large companies.

The prospective salesmen are selected by the district sales managers. They are tried out in the field for three or six months or a year, and if they seem to be fitted for the business, they are admitted to the school. Three sessions are held each year. Each class is limited to about fifty men. It lasts five weeks. The student's expenses are borne by the company. Personal selling methods, business policies and advertising receive attention.

Every two weeks a meeting of the district managers is called. For a few hours different selling problems are discussed in detail.

Besides, there are "post-graduate" courses for the men who have had the preliminary training in salesmanship. These meet occasionally under a competent instructor and take up the finer points of salesmanship, management and business policies.

The "Owl Classes" are held several evenings a week in the winter months, and in these the office workers are given an insight into the rudimentary ideas of selling so as to broaden the scope of their vision.

EYTINGE

(Continued from page 27)

they're worth every cent you pay. The tramp leaves his signature as he goes along—a scrawl on fence, shed or water-tank—and it is intelligible to none save his own kind. Some letters have the same kind of signature. The hobo carries in his pockets all kinds of junk, ranging from tin cans to diaper pins, from hurglar jimmies to bachelor buttons—all as battered as

himself. Hobo letters carry a similar collection of worthless enclosures—cigar stubs of ideas discarded by others, folders that are rusty tin cans with the meat long since gone, copy that has been jimmied and stolen from originators—a hodge-podge of slipshod printed junk that disgusts its recipients. Let us demand that enclosures be as neat and appealing as the card case, the order book, the sample portfolio of the natty commercial traveler.

Let us give all our direct advertising a cleanup campaign. We need a scrubbing more than a vigilance committee, for Uncle Sam is our watchful Chief Vigilante. After these letters have gone through the bath, let them be analyzed and those that do not measure up to an advancing standard are to be condemned or completely rebuilt. Let us understand that every letter is worthy of our best effort. Let us model all our work after the highest type of flesh-and-blood advertisers and salesmen.

Let us use our future letters as best we may to make favorable impressions, convey character, create confidence, generate good-will and build business. Let us who design, direct and influence other kinds of advertising, strive strenuously towards the highest standards—toward a quality of ideals as well as a quantity of ideas. Let us lift the letter world by lifting our own work to a high level. Let us "do our darndest" to rid business of these letter hoboos—and do that by each doing his best to give his letters **LIFE AND DECENT DRESS.**

Get into the envelope and seal the flap.

FROM ENGINE WIPER TO COURT REPORTER

An interesting illustration of the possibilities for rapid advancement for young men with determination and persistence was the recent appointment of Mr. M. A. Moosbrugger to the position of reporter in the Children's Court, New York City.

A few years ago Mr. Moosbrugger was employed as engine wiper in a little town in Eastern Pennsylvania. Realizing the limitations of such work, he cast about for a means of entering a profession that promised more certain advancement.

Stenography appealed to him as an occupation that was educational in itself as well as being the surest stepping-stone to preferment in other lines, and he speedily became proficient in it.

The appointment as court reporter is one which often comes only as the reward of years of effort, and Mr. Moosbrugger's success so early in life, (he is just past twenty-five) speaks volumes for his proficiency. Mr. Moosbrugger writes Gregg Short-hand.

J. A. Stryker taught penmanship in Pawnee County Institute August 21-23, Elsie Hamond, Co. Supt.



ACCOUNTANCY

WINFIELD WRIGHT, LL. B., C. P. A.

Philadelphia, Pa.

COSTING

Expense Distribution

The outline below explains how Factory, or Shop, Cost and Manufacturing Cost are established:

Direct Labor. Employed directly on the articles made 00.00
Material 00.00

Overhead Factory Expense.
 As foremen, sub-foremen, shop clerks, tool keepers, helpers, etc. 00.00

Factory Cost 00.00

Overhead General Expense.
 See Expense outlined above (September number) 00.00

Manufacturing Cost. Total
 Cost of Production.
 (Real, or True, Cost) 000.00

Commercial Expense, or Selling Expense, theoretically, has no bearing whatever upon the Real Cost. There is no necessary connection between the expense attending the making of an article and the expense of selling it. Let us take the case of two manufacturing companies who are able to produce at the same cost. The company with the higher Selling Expense, cannot hope to compete with the company which is able to keep down its Selling Expense. Indeed, the company with the lower Selling, or Commercial, Expense may more than hold its own, even when its cost of production is higher than that of the other company.



Here the cause, of the losses of one manufacturer and the profits of the other should be laid to the expense of selling and not to the cost of production. Commercial, or Selling Expense, therefore, should be charged off directly against revenue, i. e., to Loss and Gain account. Production, or Overhead Expense, on the other hand, should be made a vitally important factor of Production, or Manufacturing cost. In small companies, where all the departments are handled through the general office, Selling Expense is merged in the Production Expense under Overhead General Expense. As this would simplify matters to some extent, we will treat Selling Expense as a part of the General Overhead Expense of Production, in our presentation of the subject of Costing.

"The points in which the manufacturer is especially interested, so far as they concern material, are, to make sure that they are provided and maintained in sufficient quantity for the

operation of manufacture to go on without interruption; that the receipts of materials are verified, materials on hand properly stored and cared for, and materials in manufacture moved safely and in an orderly way from process to process until the manufactured product is complete.

"In the case of labor the manufacturer's leading care and anxiety is to secure enough workers of desirable quality; to keep them contented; to increase their productivity, and to keep track of their time.

"The fundamental problem of expense is distribution. That is, if our business is to be intelligently and successfully carried on, after we have accounted for the money that we have paid for materials and found out how much of it has gone into each unit we have manufactured, and after we have paid for our labor and accounted for the time and wages spent upon each unit of our product, we must be able to take the rest of our expenditures—the confused total bulk of general expense, which is neither direct labor nor direct material and to divide it up into a multitude of little fractions, each corresponding to one unit of our product, and we must make this division and levy this assessment so that we can say confidently that we have charged each unit with its fair, reasonable, and just proportion; that we have assessed to each unit of product the actual cost of the material that went into it and the labor that was put upon it and its proper share of the general expense of carrying on the business. If we do this correctly, we are sure that when we have added to these costs a proper percentage of profit, we will make money if we can find a market for our goods.

"The importance of being right about it is this: If we make a mistake in the distribution and charge some one line of our products with more expense burden than it ought to bear, a clever competitor who knows his costs better than we know ours will make a lower price which still leaves him a safe margin, and he will undersell us and take away our market. If we charge some one line of our products with less expense burden than it ought to bear, we shall probably get the business in that line away from our wiser competitors, who are asking correct prices, but the more we sell the more money we shall lose." C. B. Going Engineering Magazine.

Other advantages are reaped by the production analyst who keeps his costing statistics up to the proper standard. As a direct result of the utilization of correct costing data the production engineer has been enabled in many cases to obtain the following most important results for his clients, that is, for various manufacturing companies who had retained him:

1. Reduction of stores carried in working cash, cost of store room space, and the labor of handling and keeping the proper store-room rec-

ords, have been cut down, in many cases, to 50% of the figures which had hitherto been thought moderate.

2. Increase of the productivity of the individual workmen, 200 to 300%. This is made easy when proper cost records are kept—records which enable us to learn much of each man in the shop. Let us read what Horace K. Hathaway, Production Engineer, had to say, when called as a witness during the "Rate advance cases": "Formerly, when we started a job, we had first to frequently hunt up the foreman to find out what he would do next. Then he might have to hunt up his materials and get them to the machine. After that he had to decide how the job was to be done, and look up his own tools for it. He had to grind his own tools, and all of the things we now do in the planning department for him, he had to do himself to a large extent, while his machine was standing still or idle. As it is now, the machine runs along on other work while we, in the planning room, or department, are making preparations for his job ahead."

3. Classifications of men is made possible. The best classes are utilized for work requiring the exercise of the most mentality. The policy of the present day scientific management, which was begotten—created—by costing, is to make all promotions within the organization — to promote from the ranks to the places higher up.

4. A meritorious management which is made possible by keeping up meritorious cost statistics, softens class distinctions. It never perpetuates nor intensifies those things which enable us to distinguish between men, between kinds, or classes, of men. It, therefore, makes for peace of mind, happiness and the common good.

SELECTING A BASIS FOR COST DATA GETTING

To figure the cost of a finished article, in order to have a basis for the setting of the Selling Price, we must know what relations exist, not only between the different factors of cost on the one side and the whole cost on the other, but also, between the different factors themselves, e. g., it is ever eminently necessary to know what per cent, say, the outlay in respect of General Expense is of the figure paid for labor during the same period. Our being able to set forth those relations as so many 100ths, renders easy and more simple the work of the Cost Department, in fact, reduces it to a few simple operations in percentage. Of course, common fractions could be used, but their being used would render the operations, generally speaking, more difficult.

Convinced, as we certainly are, the Expense is an important part of Real Cost or True Cost, we must now choose some factor of the entire cost as a basis for comparison. It is, of course, evident to every one that we CANNOT FIGURE WITHOUT A BASE. THE PERCENTAGE WHICH THE VARIOUS FAC-

TORS ARE OF THAT BASE. Without the vitally necessary percentage, or rate, we are greatly restricted in our movements, in fact, we can do nothing in Costing. Formerly, most authorities selected the Selling Price as this indispensable basis. The Overhead Expense, proper to be borne by any manufactured thing, was figured at so many 100ths of the fixed Selling Price.

Cost is the True Basis of All Costing

Following, we shall marshal some of the principal arguments which may be offered in defense of Cost as the only true basis of all Costing:

1. The Selling Price cannot be figured at all until the Cost has been computed. The Overhead Expense must then be calculated from data at hand,—the figures of Direct Labor cost, Material cost, etc. As the Selling Price is contingent on, or absolutely dependent upon, the Cost, it cannot be established until afterward,—until the Cost has been ascertained,—therefore, it cannot be a basis, as it has not yet come into existence.

2. We all know that an increased demand for the finished product tends to raise the Selling Price; that an increased supply tends to lower it. We are also aware that different prices are made to different buyers, the lowest price being made to the most liberal buyer, other things being equal. On the other hand, the actual costs of Labor and Material remain stationary, and are not affected directly by the above conditions.

3. Theorists hold that the Selling Price is based directly upon the Manufacturing Cost. It is well known, however, that in actual practice the Selling Price is often arranged—arbitrarily set—established, by the trade,—and, as often, changed to enable the undertaking to compete successfully with other concerns. Is it not plain that the Manufacturing Cost does not change—could not change—to keep pace with this Selling Price jugglery? The General Expense accounts do not change materially from month to month. Low Selling Prices do not seem to affect Expense disbursements in a greater measure than do high Selling Prices, provided the factory is kept going at its full capacity.

4. During periods of commercial stress—hard times—or when the market is over-supplied,—glutted—with our products, the demand falls off. To awaken new interest and create a fresh appetite, the Selling Price is marked down. Does this affect Manufacturing Cost?

5. The Overhead Expense, whenever the Selling Price is made the basis, would be larger upon an article selling for \$30.00, than when it is marked down to \$27.50. Is not this self-evidently absurd?

6. The leading present-day practitioners have chosen Cost as the only true basis, owing to its non-fluctuating quality and have, on the other hand, discarded the Selling Price as a basis, owing to its being too erratic.

Giving Letters Life and Decent Dress

LOUIS VICTOR EYTINGE
Florence, Arizona

SEE SEPT. INTRODUCTION

In his dress, the ragged hobo of the mails is much like his human namesake. I've ridden with these last—on rods beneath and sooty, cindery roofs above. I've seen them drop off the train at the entrance to some city yards—the stubble of beard grimy with grease and grit, hair tousled in tangles, blinking eyes seeing but the blur of the world, rotted snags of teeth sticking out from tobacco shreds—slouching to their haunts with that shuffling gait that betrays their lack of impetus.



Clad in rags foul with filth and patches of many colors, they were but rotting wrecks of what had once been men. Would you take such a one, as he stood, and send him out to sell your service? But, is it not true that many a letter comes to your desk possessing those very same unsightly characteristics?

They come in hordes, these hoboes of the mails. Letters so folded that they remind you of nothing more than the crumpled slept-in shoddy of the tramp. Letters written on the flimsiest of paper, indicating the cheapness in which the writers held you in their esteem. Letters using blotchy, bleary headings, with designs and alleged art effects that are as tangly as the tramps' hair and as harmonious in colors as his veined nose and yellowed teeth. Form-letters so sloppy of fill-in that they call to mind no more ridiculous picture than Weary Willie posing as John Drew. Letters whose ragged typing, make-shift erasures and slouchy paragraphs are identical with the ragged rover of pinned patches and shuffling swing.

Letters that are carrying their conglomerate of enclosures as does the tramp his rusty tomato can and pockets of worthless junk. Letters that are as much an eyesore, as much a contamination, as much a problem and more, than are the hoboes of life. These last we may segregate and perhaps cure—but the letter hoboes must be wiped out, for they weaken the value of all commercial correspondence and stand in the way of our advance in advertising and merchandising.

When a live-wire enters your office he steps with a firmness born of his ambition to achieve—his eyes flash with an enthusiasm for his work—his clothes are in harmony with his personality, and his teeth, linen and shoes are as clean as his desire to serve.

Your letters are your salesmen, just as much as yourself. Why not then,

make these equal a standard which you would demand of your personal representatives? The envelopes into which we put our brain children must be clean and neat and strong—so that they will stand up better under their trip than do the rags of the tramp.

Our prospect judges us as well by the clothes on our thoughts as by the clothes on our bodies. In our efforts to secure good paper, let us not be too slavish in our choice. The bond paper men, while doing a splendid service in educating us to better paper standards, are likely to lead us into wearing a universal uniform. This world would be a tiresome place if all of us wore the same dress—the same if all letters were of bond finish. For my part, I have often secured superior results from the occasional use of a good wove, parchment, vellum, plate or linen finish, especially when a campaign is to be spiced with seasonal variety.

Advertising men owe a duty to their profession; to endeavor to secure the highest efficiency from every advertising tool. The letterhead is the most neglected tool in the advertising man's kit, when it should be one of the most serviceable.

Too often it is a hodge-podge of inharmonious typography, or a sneaky spread of fracture picture or futurist color design, taking up more than half the area of the sheet. The letter's heading can be made one of the strongest supports of the campaign. It can be made simple and dignified, or vividly virile, strong in selling value, or heartily human—it can even indulge in a serio-comic smile at times. As much daring and originality, as much plain nobility, as much force and effectiveness; as much character can and should be in the letterhead as in any other display copy. Pennies spent in improving the stationery pay dollars in profits. Personally, I refuse to accept commissions for letter campaigns unless my clients give me absolute freedom to design the stationery to be used. The sooner all advertising men take a similar stand, the sooner will we advance our letter efficiency.

Make the margins so wide that they stand out as inconspicuously elegant as does the clean linen of the gentleman. Make the paragraphing as smooth and even as a set of pearly teeth. The hobo does not know your name when he begs of you—nor does he care—perhaps this is the reason tramp form letters are not filled-in. The form-letter should be filled-in with name and address, but only when it can be done so well as to pass muster on casual inspection. Otherwise make your letters frankly printed affairs. The artistic effects obtainable as a piece of honest printed matter will render better results than can any feeble masquerade of the perfectly processed form-letter. High-class processing and expert operators are procurable—they cost a little more than the "Cheap John" class, but

(Continued on page 25)

MATHEMATICS

O. S. SMITH

High School of Commerce, Detroit, Mich.

HOW IT CHANGED

(Article Two)

The arithmetics published during the period from about 1820 to 1837 seem to have been very similar in contents and treatment of subjects, also in the number of problems given under each subject.



However, a new "crop" of books was put on the market about 1850 to 1870 and these books differed very greatly from their predecessors, as will be shown in a future article.

The books under discussion at present (those published prior to 1837) were almost silent on what is now called commercial arithmetic except one or two. In 1786 Nicholas Pike published a book containing a few problems in Profit and Loss, Commission, Brokerage, Insurance and Interest. Most of these subjects were dismissed with four problems to illustrate them, but however insurance was an exception and he used five pages with 15 problems, and to "Practice," or aliquot parts, he devoted 30 pages. But this same volume contained several pages on algebra, geometry and trigonometry. The book was rather unusual in its day for the treatment it gave commercial subjects. It is surprising what an extensive use is made of the Rule of Three in all these books in treating the problems that we choose to call commercial today. Profit and Loss, Interest, Commission and many other similar subjects were all treated under this rule. One book called "Practical Arithmetic" published in 1835 treats commission under the heading of interest.

In this manner we might continue for page after page delving among the musty volumes of other days, but each will show that these books were not designed primarily to prepare the learner for the rapid, accurate work demanded by business houses — and especially those of the present day. Most of the problems were thought provoking, yet they did not illustrate the numerous questions that arise in business nor did they clarify many points that are today, and always were, demanding a definite answer.

The following table of contents is somewhat abbreviated, yet it substantially represents what is treated in the "Federal Calculator" mentioned in the preceding article. This table of contents is given in the same order in which it appears in the book, and it is well to note the sequence of the subjects, also to compare a table of contents in a present day commercial arithmetic.

Contents

Numeration
Addition
Multiplication
Subtraction
Division
Tables of Money, Weights, and Measures
Compound Addition
Compound Multiplication
Compound Subtraction
Compound Division
Reduction
Proportion, or the single rule of three
Double rule of three
Practice
Tare and Tret
Interest
Compound Interest
Insurance, Commission, and Brokerage
Discount
Equation
Barter
Loss and Gain
Fellowship
Exchange
Fractions
Decimal Fractions
Position
Double Position
Involution
Evolution
Square and Cube Foot
Progressions
Compound Interest
Annuities
Perpetuities
Combination
Permutation
Duodecimals

Many of these subjects would seem strange today in commercial arithmetic, yet we have them only under different headings, and as a matter of fact many others are omitted.

It is impossible to convey an adequate idea of these books by writing about them. They must be seen and studied to be appreciated. They certainly could not have produced a product equal to that of the present day. This must account in large measure for the long, poorly paid terms of apprenticeships so common in the early days.

It is also interesting to note that during this same period of time our country was undergoing a great change in economic conditions. Up to this time the United States had been an agricultural and trading nation, but, however, attempts to encourage manufacturing were beginning to meet with success. Factories were springing up all along the eastern seaboard from Baltimore to Maine.

This great industrial activity demanded better training on the part of those who entered into it. Where there had been home manufacturing there were now factories employing hundreds, and where no well trained office assistant was needed formerly

there was a demand now for hundreds of well trained persons. Where were they to come from? Certainly the public schools had not met the situation fairly and frankly. They were clinging to an old idea of education that was good, extremely good, but it did not answer the purpose simply because new conditions had arisen that required a new purpose of education.

There were many who saw this situation and immediately set about to meet it. The result was that a number of private schools began instruction in subjects that would prepare the learner for this new field of activity. But in doing this they had only the old tools to work with, or if they wanted better tools they had to make them.

The result was that new tools were made. We find that about 1850 a new line of books began to appear. They were put out by the private schools that were giving instruction in these special subjects. These books were excellent and served the purpose in a masterful way. They co-ordinated the class room with the practical affairs of life as nothing before them had done.

In no way can this be better understood than by a careful examination of the problems, rules and comments found in the two classes of books. This comparison will appear in the next issue.

MORTON

(Continued from page 20)

of wage earners, and into occupations and vocations for which they should be trained, and in which with such training, they would be of much greater use and benefit, both to themselves and society in general. Not every sixth grade student who receives a work certificate is to be classed as dull, and lacking in brain power, for a certain percentage at least are promising, but, because of circumstances over which they have no control, they are forced to discontinue the education that they would gladly and eagerly continue. No doubt the same statement may be made, and even stronger, and with less opportunity of successful controversy, when high school graduates are considered. Many of the promising young men and women graduating from the high schools, who ought to have the opportunity of continuing in college work, are forced by circumstances beyond their control to forego the privilege of a course of further study, which they would eagerly and anxiously embrace, were the opportunity theirs. Perhaps, as we shall suggest in a later article, a means may be devised whereby such students, with proper earlier training, beginning in the earlier grades, might be able to overcome even this handicap of insufficient funds, and yet at the same time earn the right to this extra training, by reason of their own ability, and as a result of their own earnings.



VOCATIONAL GUIDANCE

F. E. H. JAEGER

East Side High School, Newark, N. J.

In these days of keen competition, when every business house is striving for greater efficiency, it behooves our schools to do everything in their power to be of assistance. As labor is the most important factor in the finding of costs, we, who supply this element of cost, have our work laid out for us.

It is not sufficient to merely send a business man a boy when he calls for help, but it is necessary for us to send him a boy who is adapted to the work for which the business man wants to use him.

Many boys take courses in our schools for which they are not fitted, and being bright, get fairly good marks, and then are sent out to positions in which they will not do their best work, and in which they will not be happy. The boy loses, the house which employs him loses, and the school which sent him out loses its prestige.

Now who is to blame for this state of affairs? Surely not the business man. He had a right to expect that the school would send him a boy who was adapted to the work. Neither is the boy. He perhaps had no one to tell him that he was not adapted to the work he was taking up in school. Perhaps he took that course because a chum was going to take it, or because not wanting to go to school he took a course which he thought would be a snap. Then, if neither the business man nor the boy is to blame, the blame must fall upon the school, and I believe no one will deny the fact that the school is, to a greater or less extent, to blame.

It is only just recently that our schools have awakened to the fact that something must be done to help the boy find his right place in this world, and a few schools are now doing some pioneer work along this line, namely, Vocational Guidance.

It may be well at this point to make clear just what we mean by Vocational Guidance. Anything which the school does which will cause the boy to think about what is the proper work for him to take up as a life work is Vocational Guidance. The mere fact that a school has a course in Manual Training or Stenography is not Vocational Guidance. They are simply schools which teach a certain line of work.

A boy who wanted to be a lawyer would get little guidance in a Vocational or Commercial school. Of course, if he were to enroll in a Vocational school he would soon learn that he did not like that kind of work;

allowed to enroll he should be watched to see if he has made the proper choice. In the plan which I have worked out, and which I will present later, we aim to keep before the boy during his entire course this one important question "For what am I fitted?"

Any plan for Vocational Guidance must apply to one of three cases: the first for those children who must go to work as soon as they leave the grammar schools; the second, for those who will only finish high school; and the third, for those young people who are fortunate enough to be able to go through college. Those I am interested in are those who can go through high school, and to a limited extent, those who can go through college.

Each class requires special study, and any teacher who is interested in helping his pupils find their right vocation will study more carefully that class with which he is working.

There are not more than one hundred and fifty schools in this country which are doing any systematic work along this line, and of these I doubt if a great deal is being done other than to say that they are, and to appoint Vocational Guidance committees which exist in name only. To do this work efficiently requires more than a committee, more than one teacher who is interested, more than a little reading about vocations, more than a lecture by some business man; it requires the co-operation of every teacher and all the time, as it sometimes takes several years before a boy can find himself.

There is not a great deal of literature for the teacher who wishes to study this important work, and the reason is quite plain when you have read the above paragraph. If only one hundred and fifty schools are doing anything along this line, and none have been doing it many years, there has not been time enough to have many books on the subject which can be used as authorities.

I have found the following books of great help to me, and I take pleasure in recommending them to any teacher who desires to make a study of this important work:

Jesse B. Davis — Vocational and Moral Guidance.

Meyer Bloomfield — Youth, School, and Vocation.

E. W. Weaver — Profitable Vocations for Boys.

E. W. Weaver — Profitable Vocations for Girls.

Katherine M. H. Blackford — The Job, the Man, the Boss.

National Vocational Guidance Conventions — Proceedings.

National Vocational Guidance Bulletin.

Frank Parsons, Ph. D. — Choosing a Vocation.

There has been some work along scientific lines to determine a boy's aptitude, and I have been much interested in the experiment made, but perhaps no one would tell him that he was not adapted to that kind of

work but that he should go to a school which taught subjects for which he was adapted.

This is where systematic Vocational Guidance finds its work. Before a boy is allowed to enroll in a certain course which has a definite vocation as its object, he should be examined for his aptitude for that vocation, and even after he has been I am not satisfied that these experiments are successful enough to justify using the method. I should be very glad if we could use any of the methods which have been tried, as it would simplify our work, and one man could examine each pupil, and in a few minutes tell him just what course he should take, and then in a few years we would have a world of happy and contented people, as Carlyle says, "Blessed is he who has found his work, let him ask no other blessedness."

In my limited experience I have found the pupils quite willing to consider any talk over their likes and dislikes, and if you approach them in a free and cordial manner, they will do their part, and this has led me to suggest that the schools then should do their part.

With the high cost of education, in high schools it runs from \$75 to over a hundred dollars per pupil for a school year, it seems to me that the finished product should be more efficient. As an example, just this last week more than six of our graduates who had been taking a general course came to me for positions. They wanted clerical positions but did not want to work for five or six dollars a week. I could have placed them in factory positions where they could have learned a business, but no, they wanted nice, clean, office jobs, but they had no commercial training so that they could demand the \$10 and \$12 a week which our commercial course graduates are getting. Don't you agree with me that there is something wrong with our high schools when such a condition exists?

If we teachers really knew how much better work we would get from our pupils, how much better the discipline would be, how much greater interest the pupils would take, when we have gotten every pupil to take the course he really is fitted for, not one of us would lose any time studying this important, interesting subject, and getting it into practice in our schools.

In my next article I am going to outline the plan we have put into our school the past semester, and I should be glad to receive any suggestions or criticisms that my fellow teachers have to make of it.

Remington

"Remington Notes" for September is, as usual, unusually attractive and helpful. If you are a typist and not on the free mailing list you are missing an opportunity to secure information, inspiration, and entertainment all at the same time and in as inviting form as it is possible.





ADVERTISING

THOS. E. CUPPER, Inc. Acct.
Bingen, Ga.

ADVERTISING TALK No. 7

The point has now been reached where it may be well to consider the intrinsic value — or profit side — of advertising, and, with this end in view, the few following simple questions are submitted merely to impress upon the reader the importance of logical thinking and planning.

In the first place, Does it pay to create a place among the commodities of the world for a new article? Second, Is it wise to advertise a Nationally known or reputed one? There must be an answer and a reason for the conclusion, and whatever it may be—the important question then remains, How do you KNOW whether or not you are correct?

Would it be possible to wedge into the public's heart and mind a new article—a new idea—a new method, and thus secure for it a footing worthy of its mission without publicity of some description.

Will advertising alone produce popularity and standardization?

Is it possible to maintain standardization of any product of brain or brawn without some manner of publicity?

Why do many businesses set aside and expend each year a certain sum of money for Newspaper, Journal or Magazine advertising, or pay various amounts to printers for pamphlets, circulars, booklets, catalogues or other matter for direct advertising?

Along what lines should one seek to attract?

Advertising is being given greater attention and more closely studied now than formerly, BECAUSE it enables the manufacturer, the producer, etc., to market his offerings to the best advantage. The general receptive mood of a community, or a combination of communities may vary to some extent in several details, but the general attitude of the public will, to a greater or less extent, lean toward the advertised product.

Through effective advertising it is possible to

- Secure Inquiries
- Locate new fields
- Introduce a new creation
- Build up a new enterprise
- Give impetus to an old firm
- Increase sales and expell stagnation
- Standardize an article, a product or a business.
- It stimulates trade conditions generally and induces
- Manufacturing
- Buying
- Selling
- and
- Trading

which in turn produces

- Familiarity with subject
- Familiarity with quality
- Better market conditions
- An outlet for surplus
- New and greater possibilities

resulting IN

- Greater demand
- Greater sales
- Greater profit.

SHERWOOD*

(Continued from page 21)

and then while holding a position take up the civil service preparation in the evening school. This plan is meeting with considerable success. There are several reasons for it. One is that it enables the student to be earning a salary in less time. Another reason is that the experience obtained in this way gives the students more confidence in their ability when they take the examination, and confidence means a lot to them at that time.

My next article will deal with the subject "Planning a Civil Service Course." Following that will appear articles on such subjects as: "Federal Civil Service Examinations," "Specific Information concerning some of the clerical and commercial examinations of the Federal Civil Service," "Trial First-grade Clerical Examination," "Trial Examination for Stenographers and Typewriters," and a "Trial Examination for Bookkeepers."

(Mr. Sherwood is willing to receive questions to be answered in these columns.—Editor.)

NATIONAL COMMERCIAL TEACHERS' FEDERATION HOTEL SHERMAN

December 27-28-29-30

There has been considerable discussion through the columns of some of the educational magazines regarding the conduct of the National Convention, which has not passed unnoticed by the Committee on Arrangements. It is, therefore, with pleasure that we announce that everything possible is being done to conduct the National Convention in a way that will please its members and all concerned. In this connection we wish to announce that a program is being arranged whereby the entire body will be benefited through the discussions which are being planned. Anyone who has anything to say regarding the conduct of the National Convention will be given an opportunity, and if he does not take advantage of this opportunity to criticize or to discuss the conduct of the National Convention, he should forever remain silent on the subject.

Further mention will be made in regard to the program as soon as it is more definitely arranged, but we wish to say that no greater effort could be put forth than is being done at the present time to have the big-

gest and best Convention ever held since the organization of the National Commercial Teachers' Federation.

Watch the columns of the Business Educator for further information.

C. E. LEE.

Northwestern Bus. Col., Chicago, Ill.

NEWS NOTES

One of the neatest pieces of advertising comes from the Spokane, Wash., Expert School of Business. It represents not only the school in clear-cut, convincing English, but it represents the work done in the school, it having been produced in the printing department of that institution.

"Salesmanship and Advertising" is the title of another little booklet published by the same institution, containing the speech delivered by Mr. Hugh Chalmers at the Spokane Ad Club, April 12, 1916.

The "Reveille" is an excellent Annual published by the pupils of the La Junta, Colorado, High School. It is well printed and spry and bespeaks a lively high school students' organization.

The Montana Institute, Miles City, Montana A. H. Dixon, Principal, publishes a creditable catalogue and reports a prosperous year.

"The New Spirit" is the title of the Year Book published by the class of 1916 of the Mississippi Normal College located at Hattysburg, Mississippi. It is composed of short essays by the class. The material in these essays is the outgrowth of the studies pursued during the past year. We wish to congratulate all concerned upon the excellence of the material in these essays. Mr. C. B. Boland has charge of the penmanship of the institute.

Advertising literature has been received from the following: Macon & Andrews, Memphis, Tenn.; Hotel Vendome, Minneapolis, Minn.; New Mexico State Normal School, Silver City, N. Mex.; Duff's College, Pittsburgh, Pa.; Midland College, Atchison, Kans.; The American Commercial School, Allentown, Pa.; The Lawrence Business College, Lawrence, Kans.; J. S. Sweet Publishing Co., Santa Rosa, Calif.; Waynesboro, Pa., Business College.

"King's Business College" is the illuminated title of a forty-eight page catalog with illuminated and highly colored initial letters. The illustrations are excellent and the printing attractive. The catalog bespeaks prosperity and progress.

The New Gregg Manual

The revised edition of the Gregg Shorthand Manual which has just been issued retains all the good features that made the book so popular with teachers. For example, the rules have been so worded as to make them more easy of comprehension by the young student, and their application has been more fully illustrated.

Greater uniformity in the amount of work given in the various lessons, permits of a more thorough drill in the principles and greatly lighten the work of the teacher.

A feature of this edition is the incorporation of the recent extensions of principles as well as those that have been announced from time to time in the Gregg Writer. One entire lesson is devoted to the tri principle.

The early introduction of a few of the important prefixes and suffixes and of the commoner beginnings and ending of business letters makes it possible to begin giving simple business dictation earlier than could be done with former editions.

The reading and writing exercises are entirely new. In the selection of words for the practice exercises, full advantage has been taken of both analogy and contrast to deepen the impression and give students readiness in the application of the word building principles.

The book is well bound in green cloth, and costs \$1.50, special discounts being given to schools and teachers. It is also issued in three parts, each part bound in red cloth, and selling for 60 cents.



Side Lights On COMMERCIAL LAW

P. B. S. PETERS

Manual Training High School
Kansas City, Mo.

Sunday Contracts

Sunday is the name of the first day of the week. It is so called because it was anciently dedicated to the worship of the sun; it was the Sun's day. Among Christians it is observed as a day of rest from secular employment, and is devoted to religious worship. Other names which are used to designate this day, in Christian usage are the "Sabbath" and the "Lord's Day."

In some of the New England states Sunday begins at the setting of the sun on Saturday, and ends at the same time the next day, while in one of these states it extends from sun rise till sun set. In other parts of the United States it generally begins at twelve o'clock on the night between Saturday and Sunday, and ends twenty-four hours thereafter.

The earliest known regulation touching Sunday as a civil institution is an edict of Constantine, A. D. 321, which declared that "on the general day of the Sun let the magistrates and the people residing in cities rest, and let all workshops be closed." This edict was modified by various provisions of the civil law in succeeding years. And in the year A. D. 469 it was ordained that all legal proceedings should be prohibited on Sunday. These regulations were subsequently confirmed by William the Conqueror as a part of the common law.

In the year 1552 it was declared by an act of Parliament that nothing in the scriptures prescribed any certain day upon which Christians should refrain from labor, and it was enacted that Sunday, and certain other days should be observed as holidays provided that when necessity might require it should be lawful "to labor, ride, fish, or work any kind of work."

At common law only judicial proceedings on Sunday were unlawful. There was no distinction between Sunday and week days in regard to the making and performance of contracts. If the contract was illegal it was void regardless of the day on which it was made, and also whether it was one of mercy, charity, or necessity.

Statutes prohibiting the doing of any work on Sunday, except for charity, from necessity, or from some other special excepted acts, are very general in the United States. This law is based upon what is known as the Lord's Day Act passed during the reign of Charles II, which provided that "no tradesman, artificer, workman, laborer, or other person whatsoever, shall do or exercise any

worldly labor, business, or work of their ordinary calling upon the Lord's Day, (works of charity and necessity only excepted)."

In the United States religion is neither opposed nor supported by law, so that Sunday under the law is viewed purely in a secular light. Therefore, the scope and intent of the statutes pertaining to Sunday are to make it a day of rest, irrespective of creed or religious belief, and they are based upon the theory that one day of rest in seven is for the general good of mankind in that it provides for their well-being, mentally and socially, morally and physically. Hence, the law is not concerned with Sunday as a day of worship, but only as a day of rest.

Works of Necessity

What is meant by work of necessity? It does not mean physical or absolute necessity, but rather moral fitness or propriety in the work done under the circumstances of each individual case. The necessity may grow out of a particular trade or calling. It is not limited to the preservation of life, health, or property from impending danger, but may be incident to the general course of business or the exigency of a distinct trade or business.

Many eminent text books on law assert in positive language that contracts made on Sunday are void. It is true that in some of the states contracts made on Sunday are void, or at least are unenforceable; but the more modern rule is to say that contracts are sometimes and in some states held to be void because made on Sunday. But the rule falls far short of being universal, for while it is so in some jurisdictions, there are as many more in which it is not so, for in more than one-half of the states of the Union contracts made on Sunday are as valid as those made on any other day of the week, it being assumed, of course, that the contract itself is valid.

Creature of the Courts

The rule declaring that contracts made on Sunday are void is a creation of the courts in those states where it prevails. Its validity depends entirely upon the construction of the penal statute forbidding work, labor, or business on Sunday, and is based upon the principle that to do an unlawful act is necessarily void. Only two states have attempted to fix the status of Sunday contracts by express legislative enactments. Alabama has emphatically declared by statutory law that contracts made on Sunday are void, while West Virginia has gone to the other extreme by emphatically declaring that "No contract shall be deemed to be void because it was made on the Sabbath day."

Different jurisdictions arrive at some peculiar and curious conclusions in interpreting the penal statutes pertaining to Sunday observance laws. Thus it has been held in one state that selling cigars on Sunday is a "work of necessity" and therefore

lawful, while in an adjoining state the courts are of the opinion that it is lawful to sell drugs and medicines on that day. One court of last resort has ruled that shaving a man on Sunday is necessary, while another court has decided that it is not a necessity and therefore unlawful. In Missouri it is lawful to play ball on Sunday, while there are other states just as positive that it is not. In Kentucky it was held that a note made on Sunday should be enforced because it was not shown that it was received by the plaintiff while laboring at a trade or calling, or that he had knowledge that the defendant was so laboring. In England if a horse dealer sells a horse on Sunday he cannot sue for the price; but if neither party is a horse dealer, the contract is perfectly good.

In one of the Eastern states a farmer whose surname was Smith sold and delivered to another farmer whose surname was Sharp a certain Jersey cow to the value of one hundred dollars. It appears that Sharp was somewhat careless or negligent in paying his just debts, and Smith feeling uncertain whether he would ever receive his pay, particularly since the whole deal was made on a Sunday, decided that he would be justified in entering Sharp's pasture and taking possession of the cow and driving her home, which he did. Sharp did not like this sort of a summary proceeding and brought an action of trespass against farmer Smith, obtained judgment to the value of the cow. Smith then made another mistake in considering this decision a recognition of the contract, and brought a suit against farmer Sharp for the agreed price of the cow, when he found to his surprise and cost that while he could part with his cow on Sunday beyond the right of recall he could get no pay for her. Sharp again prevailed in winning this suit, and his title to the cow was just as good as if he had bought her on a week day and paid cash for the property. On the other hand Smith learned that if he had sold his cow for cash in advance on Sunday he could have kept the cow and the money and Sharp would have paid for the experience. Can you solve the riddle?

"Course in Isaac Pitman Shorthand," published by Isaac Pitman & Sons, New York, has been adopted as the authorized text in the Eastman-Gaines School of New York, and also in the Eastman National Business College of Poughkeepsie, N. Y. Monteverde's, "Spanish Commercial Correspondence," also published by the above concern, has been officially adopted by the Public Schools of Jersey City, N. J., for 1916-17.

One of the largest and finest catalogs recently received from a commercial school is from the Cedar Rapids, Iowa, Business College. It is covered with buff colored stock, printed on rich cream paper with horizontal color and type in dark brown. The portraits are large and attractive and the school room scenes inviting. Sixteen of the forty-eight pages are plate paper inserted in the center upon which the halftones are printed. It is a fit representative of a fine school.

Donald G. Scott, of Grafton, Mass., has accepted a position as teacher of penmanship, commercial arithmetic, and other commercial branches in St. Johnsbury Academy, St. Johnsbury, Vt., for the year now beginning.



NEWS NOTES

Irla May Kellogg, of Gloversville, N. Y., will teach next year in the High School at Wilkinsburg, Pa.

Louis A. Rice, now at Bronxville, N. Y., has been engaged to teach commercial branches in the Association Institute of the Y. M. C. A. at Baltimore, Md., for the coming year.

Eva M. Allen, of Lincoln, Neb., has been elected teacher of commercial subjects next year in the Harvard, Neb., High School.

J. Leo Clancy, of the Rockland, Mass., High School, will have charge of the bookkeeping and arithmetic teaching in the High School of Commerce, Springfield, Mass., next year.

H. K. Sykes, of Pittsfield, Mass., has been appointed to teach in the Moran Business School, Kingston, N. Y., during the coming year.

J. M. Perry, Jr., now manager of the Stillman Business College, Danbury, Conn., will teach next year in the Booth & Bayliss Commercial College, Bridgeport, Conn. Mrs. Grace G. Taylor, of Providence, will also teach in the same school next year.

Oscar T. Smith, of Boston University, is to have charge of the Commercial Department in the Cony High School, Augusta, Me., next year.

R. V. McDermard, of Lincoln, Neb., has contracted to teach next year in the Albion, Neb., High School.

A. W. Andrews, of Goldey College, Wilmington, Del., will teach in the Bryant & Stratton Business College, Manchester, N. H., next year.

J. M. Lantz is a new teacher in the Commercial Department of the Trenton Business School, Trenton, N. J.

Mr. M. A. Adams recently sold his interest in the Marietta, Ohio, Commercial College to Miss Effie Bishop, who had been connected with the school for some time.

Ivy Munger, formerly of Lincoln, Neb., is teaching during the remainder of the year in Globe, Arizona.

The Middletown Business College, Middletown, Conn., will have as a new teacher next year Miss Clara Travis, now teaching in the Haverhill, Mass., Business College.

Florence Waid, of Worcester, N. Y., has been appointed to teach commercial branches in the Oneonta, N. Y., High School next year.

J. C. Runk, now with the Pierre, S. D., High School, is to have charge of the Commercial Department of the High School at Ferguson Falls, Minn.

W. E. Fairman, of Troy Conference Academy, Pooltney, Vt., has accepted a position as teacher in the Du Bois, Pa., High School next year.

R. C. Ford is taking charge of Cecil's Business College, Anderson, S. C.

Helen F. Schadee, a graduate of Mt. Holyoke College, is to teach next year in the Commercial Department of the Mamaroneck, N. Y., High School.

Baton Rouge, La., Business College, under the able and efficient direction of Mr. D. W. Thomas, is one of the most progressive centers of business training in the South. Fundamental principles of right living are inculcated along with modern methods of business efficiency. It is an inspiration to visit this institution, and one may consider himself fortunate to come under the guidance and influence of Mr. Thomas and his School.

Mr. R. C. Smith, last year with Spencer's Business School, Schenectady, N. Y., is now connected with the Central Institute, Cleveland, Ohio.

May 29, 1916, the Covington, Ky., Night High School, C. Spencer Chambers, principal, graduated a class of seventy young men and women who turned night into day and thereby a wisdom and skill to their equipment for life.

Eleanor M. Walker, of Bay Path Institute, Springfield, Mass., is to teach next year in the Proctor, Vt., High School.

Ella C. Talcott, during the past year head of the Stenographic Department at the Danbury, Conn., High School, goes next year to a similar position in Meriden, Conn.

C. J. Bannick, of San Francisco, has accepted an appointment to teach commercial subjects in the Technical High School at Oakland, Calif.

Miss Vivian Laubgaugh, of Hazelton, Pa., who has been an assistant teacher in the high school, commercial department, is now principal of the commercial department of the Bloomsburg High School.

H. Drake has been re-elected principal of the commercial department of the Hickson, Kans., High School for the coming year. He has had charge of this school for nine years and is doing very efficient work.

The Kearney, Neb., State Normal School registered nearly one thousand pupils in its summer school.

Mr. L. C. Horton, the expert penman and well-known teacher of penmanship, has succeeded to the business of the late W. J. Kinsley, in a memorandum account of his will, Mr. Kinsley suggested Mr. Horton as a possible successor, which bespeaks his qualification and success.

Carl Naether, formerly of the Manchester, Iowa, Public Schools, was elected head of the Commercial Department of Westminster College, Salt Lake City, Utah, for the coming year.

Mr. F. E. Oneth, of the Salt Lake City High School, on June 12, took upon himself a charge of the person of Miss May Miller. Our congratulations and sincere well wishes are hereby extended.

A neat little folder is hereby acknowledged from the Northwestern Business College, Chicago. For many years of thorough work and its new quarters have both increased its attendance, even during the hard times of the year and years past. Mr. J. F. Fish, the President, his devoted and efficient wife, and his worthy partner, Mr. Heiland, deserve the patronage and prosperity they are enjoying.

John W. Ballard, of New York University, is teaching in the High School of Commerce, New York City.

The Irvington, N. J., High School has for its new shorthand teacher Miss Ella Carpenter, of Shelburne Falls, Mass.

Clarence C. Mitts, of Richmond, Mich., has accepted a position as teacher of commercial branches in the Ogdensburg, N. Y., Business College.

Isabella P. Koons, of Waynesboro, Pa., is a new assistant in the commercial department of the Y. W. C. A. at Cleveland, Ohio.

The Ashtabula, Ohio, Business College, has Mr. Russell Plymate, of Muncie, Ind., as its new manager.

Mrs. Edna E. Perry, of Peru, Ind., will teach during the coming year in the Detroit, Mich., Business University.

Josephine Scott, of Dubuque, Ia., is teaching in the commercial department of Childs Business College, Providence, R. I.

L. R. Spencer, of South Bend, Ind., is a new commercial teacher in the East Chicago High School, East Chicago, Ind.

Strayer's Business College, Philadelphia, Pa., recently issued a neat, narrow, splendidly printed booklet with halftone photographs, which indicates a well equipped and prosperous institution. The type is particularly inviting in its large, clear print.

Grace M. Seymour, of Bay Path Institute, has secured a position as teacher in the schools of South Norwalk, Conn., for the coming year.

Grace McKereher, recently of the Ludington, Michigan, High School, is now employed as a teacher of Gregg shorthand in the Metropolitan Business College, Cleveland, Ohio.

H. E. Dalton, of Bowling Green, Ky., is the newly elected principal of the commercial department of Cumberland College, at Williamsburg, Ky.

Mrs. L. Mae Smith, of Chicago, has accepted a position as teacher of commercial branches in the Miller School, New York City.

Elma M. Bardwell, of Whitewater, Wis., is a new teacher in Marion, Wisconsin.

Arthur E. Jones, of Westery, R. I., is to have charge of the commercial department of the Berlin, N. H., High School during 1916-1917.

The Worcester Business Institute, Worcester, Mass., has engaged Mr. G. H. Ross, of Brandon College, Brandon, Manitoba, as a commercial teacher.

The Drexel Institute, Philadelphia, has a new teacher in the commercial department for the new year. It is Mr. R. M. Barnes.

Earl V. Guy, of Easthampton, Mass., has accepted an appointment to the High School at Linden, N. J.

E. R. Mathews, of Greenfield, Ohio, has been elected to a commercial teaching position in the Connersville, Ind., High School.

Emily G. Tyrol, of the Rider-Moore & Stewart School at Trenton, N. J., is now employed as a shorthand teacher in Goldey College, Wilmington, Del.

Anna M. Pfannenstiel, of Forest Hills, Mass., is a new teacher in the commercial work of the Winthrop High School, Winthrop, Mass.

Mr. Fritz Gannon, of Great Falls, Mont., correspondence student of Francis B. Courtney, and a B. E. reader, recently submitted some specimens of his penmanship disclosing much more than usual skill in penmanship on the part of one who has not taken personal instructions of a professional nature. The small letters are quite accurate and the capitals very graceful and bold.

Revised Edition of Rational Typewriting

The new edition of Rational Typewriting has been planned to provide for the needs of schools desiring a more complete course than was given in the previous editions. It is designed to cover two years' high school work of one period a day, but so flexible is the arrangement that it may be adapted to suit almost any short commercial course.

The "index finger first" and other pedagogical principles which have made this an effective and popular typewriting text have been retained, but they are now presented in an even greater perfection of detail. The work has been planned so that command of the keyboard technique can be acquired with just as great certainty, but more quickly and with even less effort, than has hitherto been possible.

Every exercise is followed by the number of words and the stroke intensity, which allows the teacher to observe accurately the progress of the student in his work on different matter. "Speed Studies" graded according to stroke intensity and selected from standard works establish high-speed technique and increase the writer's vocabulary.

"Style Studies" illustrating the various forms of business letters and documents give an invaluable training in artistic arrangement, which is strengthened by drills in original construction work.

Record cards supplied which provide the instructor with a complete progress outline, and a teacher's guide containing solutions of problems and a treatment of the psychology and pedagogy of typewriting will be furnished free with the text.

This edition is printed in full size typewriter type and is bound in cloth. The price is \$1.00, but an examination copy will be sent to teachers on receipt of 50 cents.

SCHOOL ADVERTISING

Advertising material has been received from the following: The Desha School, Fort Collins, Colo.; Spokane, Wash., Eastern School; Bushnell, The Modern Shorthand School, Hartford, Conn.; Summit City Business College, Bluefield, W. Va.; Lyons & Carnahan, Chicago, Ill.; The Stenotype Press, Indianapolis, Ind.; The Commercial Typewriter School, Chicago, Ill.; The Roberts Bailey Company, Chicago, Ill.; Waynesboro, Pa., Business College; Dakota Wesleyan University, Mitchell, S. Dak.; McDeville, Pa., Commercial School; Packard Commercial School, New York City, N. Y.; Norton, Pa., Business College; Whitewater, Wis., State Normal School; Olson's Commercial College, Parsons, Kan.; American Commercial School, Allentown, Pa.; Spencerian Commercial School, Louisville, Ky.; Hammond, Ind., Business College; Knox School, Salesman School, Cleveland, Ohio; Byrne Publishing Company, Chicago, Ill.; Huntsinger Business School, Hartford, Conn.; Central Teachers' Agency, Columbus, Ohio; Uca, N. C., School of Commerce; The Goldey College, Wilmington, Del.; Wisconsin Commercial Educators' Association, Oshkosh, Wis.; Astoria, Ore., Business College; Georgia Normal College, and Business School, Douglas, Ga.; Southern Business College, Miami, Fla.; Kearney, Neb., Morning Times; Becker's Business College, Worcester, Mass.; Chattanooga, Tenn., Business College; Duff's School of Business, Pittsburgh, Pa.; School of Commerce, Marion, O.



Tales of A MELTING POT

CHARLES T. CRAGIN
Holyoke, Mass.

A BROTH OF A BOY FROM THE EMERALD ISLE

It was in the gallery of the old Smith's Opera House, in the city of M—, when I was a young man, just starting out as a teacher, that I made the acquaintance of the subject of this sketch. I patronized the gallery then, for two very good reasons. The first was that it only cost a quarter, and

quarters were not as thick as snowflakes in those days. The other was that the best judges of the drama were to be found in the old time gallery, now no more, for the Five and Ten Cent Moving Picture Theatre has put the old gallery out of business. A great thing, the moving picture machine, yet I don't consider it an altogether unmixed blessing. True, it enables our young people to see all parts of the world, but it also enables them to see every species of vice, crime and depravity, portrayed with startling realism; for a film to draw a crowd must have "punch," and some of the films I have witnessed were pretty much all "punch."

If I had a boy or girl, anywhere between the ages of eight and eighteen, I should prefer that they would not go to moving picture shows, more than five or six nights a week, with two or three matinees thrown in.

The old gallery shrieked encouragement to Richmond, when on Bosworth Field, wicked crook-backed Richard III offered a very high price for a horse, and clashed broadsword and dagger, till Richmond killed him and became Henry VII of England. It offered similar encouragement to Macduff when murderous Macbeth, deserted by the fates that had tricked him, cried on the battlements of Dunsinane, "Now then, lay on Macduff! and damned be him who first cries: 'Hold! enough!' but the gallery had no use for vice, and vigorously hissed the villain, and if the play did not come out all right with virtue triumphant, the old gallery had no use for it.

Well, that night Dion Boucicault, that wondrous dramatist and actor, seventy years old, was playing Myles na Coppelien, in that finest of Irish melodramas, "The Colleen Bawn." There have been Irish plays before and Irish plays since, but "The Colleen Bawn" is head and shoulders above any that I can call to mind, and we rapturously applauded the acting of that engaging scamp, Myles, the smuggler, and all through the play a fiery haired youth of sixteen by my side, kept up lively interjections, such

as: "Aint he the broth of a boy!" "Ah, the darlin' colleen!" "Oh, the crooked little devil!" and when Danny Mann, "the crooked little devil," tried to drown the Colleen Bawn, in the lake among the rocks of Garryowen, there was a wild upspring of the youth with hands in air, and a shout of exultation, when Myles na Coppelien shot the murderous little hunchback from his hiding place in the smuggler's cave.

We came out of the gallery together, and, naturally enough, I took a glance at my seat mate. Now, I like to get acquainted with boys. It is good to get their large, optimistic views of matters and things. It keeps me young and I feel as if I were a boy again when I am talking to a lad about baseball or hunting and fishing and the shows he likes, and this youth of sixteen by my side, with his curly, flaming red hair, bright blue eyes and freckled face, with slightly upturned nose and smiling mouth, was a very engaging kind of a lad.

"Why," he said, "Isn't that Dion Boucicault a wonder? It's many the time I've seen him in the Queen's Theatre in Dublin where I came from only six months back."

His name, he told me, was Dennis Connor. His father had been an officer in the English army and had died at Kandahar after having one of those wicked spears of Fuzzy Wuzzy's stuck through him when the wild tribesmen of the Soudan broke Kitchener's British squares, hurling their naked bodies up against the bayonets and the death spitting gatling guns. His mother, a lady of excellent family, had been left with an orphan on her hands and a few years later had died of consumption and the boy had been sent to America in care of his uncle, and the uncle—

"What does your uncle do, Denny?" I asked.

"Sure he's the head bartender in Dan O'Brien's saloon," was the reply.

Now, Dan O'Brien's saloon was not an ideal place in which to bring up a boy, for it was a great frowsy gin-mill, with barrels of liquor on one side for the wholesale trade and a big sloppy bar running the whole length of the other side, where at all times tough citizens of "The Acre," as the big slum district of M— was called, were wont to congregate.

I met the boy occasionally through the autumn months, generally at the theatre. I was only a young fellow myself, had just voted a couple of times, and I became quite well acquainted and I urged upon him the necessity of getting some kind of an education.

"You don't want to grow up to be a bartender, Denny," I said.

"The devil, no!" said he, "I'd rather rob a bank than sell that stuff, but what can I do? I have no money, and nobody but me uncle to look after. He's good to me when he isn't in the drink, and even when he does have the drink on he never hits me but just makes me keep away from him. It's a fine scholar he is,

too, for he was a college man in the old country and a barrister at the bar, till the drink got that hold of him that sent him out of the law courts and made him go to America, and now you see what he is,—a fine college graduate, and him serving out suds to those muckers in Dan O'Brien's saloon. I don't know much, I'm nothing but a lad, but may the devil fly away wid me if I ever touch that stuff! Me father and me uncle were both spoiled by it and it killed me mother, too."

I thought to myself: That's an excellent resolve my lad, but you will have hard work living up to it, especially if there is anything in heredity, and you will be lucky if you escape in your present surroundings. I didn't tell him that, but I urged him to come to night school when the next term opened. I didn't much think he would come, but he did, and he made an excellent student. His mind was alert, receptive and eager, and when you get hold of that kind of a mind that isn't deadened by cigarettes or alcohol, it is a joy and a delight to the teacher to help educate it. Well, Denny Connor was with us two or three months, and then one day I met his uncle.

Human Driftwood

Michael Connor, graduate of Dublin University, lawyer, writer of poems, of more than usual merit, orator, who could charm any audience before which he might speak, reader of classics in the original Greek and Latin, and—head bartender in Dan O'Brien's barrel house and saloon, was a man of strange appearance. Death marked already his face, not like that of the ordinary drinker of strong liquors, was fish-belly white, the ghastly pallor you occasionally see on the face of the gin drunkard. This fearsome whiteness was intensified by the almost inky blackness of his hair, which still grew in abundance on the shapely head. The features were of classic mould and the dead black eyes, deep sunken in the head, with dark rings underneath, seemed to glow with luminescent fire as the man became animated.

The weakness of the face lay in the chin, which lacked that fighting jaw that you find on the Irish face, the "Kelley and Burke and Shea" face that has made the race the backbone of the English army and navy, and there was about the mouth a slight droop, the weakness of the lips, that invariably comes from the too free use of alcohol. The man's hands were slender and shapely, but they trembled with that shivering motion that comes after a long debauch.

He was perfectly sober the day he came to see me, to make inquiries of the progress of the boy, Denny, and he said:

"I have been a poor guardian to the lad that was left me by my dead brother's wife. We were rather a bad lot, Tommy and I. We didn't lack the brains but we did lack the balance wheels. I couldn't stand the pressure of college and the good company I





met there, and he couldn't stand the pressure of the army and the hard drinking crowd that always goes where the drums beat and the bugles blow, and so both of us, of good family and promising boys when we were young, went downward and Tom sleeps in the Soudan Desert and I die, out poison over Dan O'Brien's bar. But, I want to give this boy some kind of a chance. He is a good lad and must get into a better place than where he is now. He has only been here a little while and I was drinking hard when he came. He has kind of braced me up and I am not touching the stuff now, and I want your advice about what to do with the lad. He will have to earn his own way, for I can't be depended upon to help him much. Dan O'Brien keeps me because he knows I have the brains to look after his place even when I am drinking worst. The quiet drunkard is the worst kind of a drunkard in the world, for people don't know how badly off he is until some day he drops in his tracks, as I will, for I can feel it sometimes clutch my heart, and I want to do what I can for the boy before it gets me."

He told the story quietly, but you could see he was a gentleman in his last days, for before the snow flew another winter Michael Connor slept underneath the little cross that bore his name in St. Joseph Cemetery. They found him dead in his chair in the small room he occupied on Lake Street, with "The Tragedies of Aeschylus," in the original Greek open with his finger between the leaves, where he had been reading when the summons came.

Dawnings of Genius

The death of his uncle made a decided change in the occupation and surroundings of Denny Connor. He no longer acted as chore boy in the unsavory atmosphere of Dan O'Brien's saloon. The room where he and his uncle had made their domicile was given up and Denny moved into one of the "Rooms to let" of the Y. M. C. A., and became, through the help of the school, an office boy in the big counting room of "The Mirror," the leading evening newspaper of the city. It was an ideal place for the boy for his quick, alert mind soon became inspired with the atmosphere of a live newspaper. But it was through the National Game that Denny Connor flashed into prominence with his red head, his lightning-like hands and his active brain, for it takes lightning motion, brain, and, if possible, a red head to become a star in base ball.

Denny Connor, Shortstop

There was a city league among the trades and the newspapers had a formidable amateur nine in which, sparkled with great brilliance, the Irish Star, "Red" Connor, for of course he won that sobriquet. He was the smallest man on the nine, the Rabbit Maranville of our city league, but he could hit the ball a sharp rap, run bases like a coyote, and his red

head flashed like the oriflamme of Henry of Navarre, wherever the fight was thickest. If he had been a little bigger and cared to follow the profession, I have no doubt Red Connor would have become a national character. But it was only two or three years that saw him shine in the ranks of the National Game, for his dashing confidence, which carried him most anywhere, under most any circumstances, soon found him out of the office and on the reporter's staff of "The Mirror," and he interviewed politicians and ladies of high degree and prize fighters and actors and almost always "came back with the goods," for he had learned shorthand in the three years he had been with us in night school, and his reports of what a big man said were always accurate. True he dressed them up with sparkling lights, but the meat of the matter was always there just as they said it, for he booked it down in shorthand.

Denny Connor's Last Assignment

Denny Connor was a star reporter. His Irish impetuosity and entire lack of fear carried him where many a more timid reported failed to get by and "The Mirror," knowing this fact, assigned him to every difficult piece of reportorial work. Denny's last scoop and, as it happened, his last assignment, was at the big fire on "The Acre," which destroyed pretty much all of that classic locality. The fire broke out in a ramsack block in the rear of Dan O'Brien's barrel house and saloon. It quickly jumped to the roofs of scores of wooden houses which surrounded the little square at the rear of the big gin mill which furnished scanty breathing space and sometimes sleeping space for the denizens of that over-crowded locality. The fire alarm rang "Big-Six" and from every part of the city came the clang and clatter of the great horses rushing the big Amoskeag fire engines, hook and ladder trucks, and chemicals to the scene of the disaster which was plainly evident; for the midnight sky, which hung heavy with black clouds, was changed to lurid crimson by the fast mounting flames. They came tearing in from every ward in the city. The paid firemen, and the volunteer firemen in their red shirts and leather helmet hats, and they formed a ring around the little square and poured thousands of tons of water on the onrushing field of flame which was now engulfing that part of the city. A desperate attempt was made to keep the fire from Dan O'Brien's saloon, where hundreds of barrels of more or less diluted alcohol was stored, but the red fire monster easily beat the red shirted firemen and there came a great explosion that hurled the roof of Dan O'Brien's saloon high in the air and brought its fragments crashing down upon the fire fighters, and with clang of the ambulance bell several injured men were hurried outside the fire lines and swiftly borne to the hospital. But inside the fire lines flashed, like the fiery

cross of Vich Alpine, the red head of Denny Connor, "Mirror" reporter. He was here and there and everywhere. Before midnight every shanty and every wooden house but one had gone down in sparks and ashes. But high above the ruin towered "The Rookery," a great six-story rabbit-warren of a place filled with all sorts and conditions of men and women. More than fifty tenement apartments were gathered under the high roof of the building, one of the most profitable blocks in the city. Around "The Rookery" the firemen were making their last stand, and working like demons. The foreman at the helm of the great Amoskeag engine, "The Fire King," which had the nearest water tank to the building, was beautifully "lit up," inside and out. Outside by the red flames of the conflagration, inside by the red liquor of Dan O'Brien's, and he remained when everybody else had fled, driven back by the fierce heat of the flames which leapt out, trying to engulf the engine and the firemen. With the safety valve loaded down and fire box white hot and the great machine fairly rocking under the terrific pressure, the old man stood there till a great section of the roof came crashing down and almost covered him in the flying debris. Then shaking his fist and cursing fiercely, he took his fight and the men dragged the engine out of the reach of the falling walls of the doomed building, from which everybody except two or three firemen and one red headed reported had already made their exit. And then,—high up in a shattered window of the sixth floor—there appeared two just awakened children, rubbing their sleepy eyes to free them from the tousled hair, and gazing out in blank amazement at the wild sea of smoke and fire that lay all around the lonely "Rookery," belching smoke and flame from the windows on three sides. A cry of horror went up from the ring of spectators outside the fire line, and then, while firemen hurried to make a desperate attempt at rescue, for they were gallant men those paid fire fighters and volunteers, there flashed into that window the red head of Denny Connor, star reporter of "The Mirror," and fighting Irishman. He snatched the two kiddies out of that perilous perch just as a swirl of smoke rushed through the vacant space and then—utter silence all around as from the next lower window they saw the daring youth drag the two children onto the one remaining rickety fire escape that, ladder like, crept down the side of the building. Swiftly, the two children under his arms, down he came in the narrow space that was still free from flame, and it seemed as if the rescue was to be accomplished without accident, when there came an explosion and the upper section of the "Rookery" tumbled over and came crashing down on the fire escape—and Denny Connor and the two children vanished in a great cloud of dust and black smoke, licked through, here and there, with flashes



of red flame. The firemen, paid and volunteer, and hundreds of eager men from the crowd leaped in like tigers on the pile of debris and five minutes later out of the mass of fallen timber they dragged Denny Connor, with his note book, and the two kiddies, scared, but scarcely scratched. Denny's face was scorched, his hair needed trimming to even up the inequalities where the fire had gone over it. His suit of clothes, not very expensive, was ruined and he had a badly sprained shoulder, but that was all. He had been nearer death and those children had been nearer death than ever before, but it made Denny Connor occupy a large space in the paper next day and it ended his career as a newspaper reporter.

Law Clerk, Lawyer and Politician

"I like the reporter's game well enough," said Denny Connor. "There is fun in it as well as hard work, and it is a joy when you make a scoop, but 'The Rookery' was a little too hot, and besides there is no money in the reporter's game, and the field isn't big enough and I am going after something bigger," and a month later "Red" Connor entered the law office of Solway & Taply, who had a big criminal practice and were confidential advisers of the Republican machine, which was in fine running order, and they also had a good retainer's fee from the B. & C. R. R.

Some critics of the firm said that S. & T. were as big criminals as any they defended, but let that pass. It was a good school for a law student, any way, with its great field of business, and Denny Connor read Blackstone and Kent and other best sellers of legal literature for three years, and then was admitted to the bar. He was one of the most popular young men in town, and like most of his race was a red hot Democrat, he said: "Not because the Democrats are any better than others, but they are the bottom dog and I am most always on the side of the bottom dog." He at once picked up a considerable amount of business for the law firm which took him as a junior partner, and hung out the new sign of Solway & Connor.

Two years later the democrats sent Denny Connor to the Legislature, which was then conducted in a business like manner by the B. & C. R. R. and there Denny "spilled the beans" for that corporation and knocked his own political prospects in the head, for he "played hob" with the carefully laid plans of the corporation by kicking over the traces in the interests of the people who elected him. The railroad company beat him next year when he ran for the Legislature, for they bought every voter for sale in Denny's district, and there were a good many of them.

His Honor, the Mayor

But just then a reform wave struck the city of M— which was a wide open town in every respect under the administration of a beautifully greased Republican machine. The Demo-

crats were no better, but their machine was not nearly so good and they didn't have so much grease. The reformers nominated Denny for mayor, and the Democrats seeing a chance to get some plums, though reform was the last thing they wanted, endorsed him, and he was elected by a big majority and at once proceeded to reform things. And he did it with a vengeance. The lid was put on so tight that an agonized squeal went up from owners of property where gin mills, all night hotels and places of even worse repute paid liberal rent money. Some of the reformers themselves owned blocks of this property. Reform you know is a beautiful thing on paper and in theory, but even among reformers there are some who squeal when it pinches their pocket-books. Denny's career as mayor of M— lasted just one term of two years and he went out of office the best loved and best hated man in the city. The powers that prey and the powers that want to use a man downed him without much difficulty, for money flowed like water. Said Denny to me the night after election, "It's mighty lucky I was beaten. Another term would have put me in the 'wheel house' and the poor house too, for every dead beat in the city I knew or ever spoke to came to me and borrowed anywhere from fifty cents to fifty dollars. I always wanted to try the political game and now I have tried it and anybody else can have my share in reforming this town. I am going back to the law to make money enough to bury myself." And Denny Connor reformer, passed off the scene as Denny Connor base ball player and reporter had passed off.

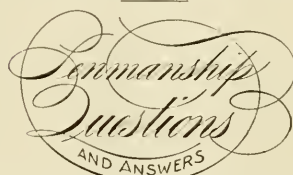
Dennis Connor, Esquire

At thirty-two, dead broke and several thousand dollars in debt, but with hair as red as ever, jaw as firm set and fighting spirit as high, Dennis Connor, Attorney-at-law, hung out his shingle and went to work. No more politics for "Red" Connor but the steady humdrum practice of the law before the courts of his state, which are always fully occupied. I don't know that Denny Connor has acquired much wealth. I don't believe he has, but I do know that he has acquired an honored name before juries, judges, reporters and the common people of his state. He has always been what Abe Lincoln and a few more such men were, a lawyer of the common people rather than a retainer of great corporations. I don't believe any man with a wrong ever appealed to that warm hearted, keen brained Irishman that he didn't take up the cause and fight it for all he was worth, whether he got a dollar out of it or not. I heard him years ago plead a case of an injured man; a brakeman who had been crushed between two cars because of a defective switch at a railroad crossing. Against him were two of the biggest railroad lawyers in New England, and they said the man was negligent, that it was his own fault. They made out a strong case, and when they got through talking it

seemed as if the brakeman ought to pay the railroad for the trouble of taking him to the hospital and cleaning up the blood stains from his mangled leg, on the car platform, but when "Red" Connor went into action you just wanted to tear up the rails and smash the cars and put the railroad out of business, and the jury gave that man six thousand dollars and Denny Connor didn't get half of it either. I complimented him on his splendid address to the jury and he said, "Well, that fellow came to me without a cent. They offered him two thousand dollars to settle it out of court, but I knew he ought to have a good deal more, and he had a wife and an old mother and six children of his own, and I took it and told him I believed I could do better to take it before a jury, and I did."

"How much will you get out of it, Denny?" I asked him.

"Oh, I will charge him ten per cent of it, six hundred dollars, that's enough. He needs the money," and that's about the kind of metal Denny made for the melting pot. Mighty good metal, too, if it does sparkle a little too much sometimes.



THE BACON QUESTIONNAIRE AND REPORT

Mr. Fred M. Bacon, Head of Commercial Department and Supervisor of Writing, Grand Junction, Colorado, Schools, sent to sixty Supervisors of Writing seeking information relating to the subject of Writing.

A digest of questions, reports, and conclusions follows:

Reports were received from school systems ranging from four to one thousand teachers; the average being one hundred eighty-five.

High Schools. Thirty percent give writing in their regular courses; all having commercial courses have writing; ninth year gives most time to writing; some give writing four years; one-half and one credit are given in many schools, some less, and some none. Number of periods per week from two to five. Length of periods from forty to forty-five minutes.

Speed. Fifteen to twenty words a minute; commercial rate; etc., were some of the replies.

Grades. Number of periods in grades, five is most general, with from two to three in many seventh and eighth grades. Length of periods: fifteen minutes in first and second; twenty minutes in third to sixth; twenty to forty in seventh and eighth.

Scales. Not many in use — not popular.



In Grading, a large majority favor equal percentage for Form and Movement.

Reports on Comparative Importance in grading on the following: Turns, Angles, Retraces, Loops, Size, Slant, Spacing, Alignment, Beginnings, Endings, Margins, Neatness, Speed, General appearance of page, revealed that neatness was rated first, appearance second, and then speed, slant, spacing, size, beginnings, endings, loops, turns, angles, alignment, retraces, and margins.

Visits by Supervisor to each room ranged from once a week to once a year, depending largely upon size of city.

Teachers' Meetings. About one-third hold meetings once a month. Same number assign home work for teachers.

Teachers' Standards for Attainment. Four-fifths require some special standard or certificate such as Zaner, Palmer, etc.

Passing Standards. One-half require some definite standard to pass from grade to grade—similar to arithmetic, etc.

Concluding the "Study," as Mr. Bacon modestly terms it, he has this to say:

"Descriptions of many interesting devices for creating interest among the children were received. Among them were certificates, stars, buttons, pennants, ribbons, banners, banner rows, rubber stamps for position, form and movement, clubs, roll of honor, publication of names in the newspaper, Zaner Method Certificate, Palmer Awards, posting work of best writers, most improvement bulletin board, exchange between buildings; seeing which building makes most improvement; exchange of papers in the same grade, writing teams, public exhibits, honorable mention on the blackboard, appointment of best writer in the room as teacher's assistant, gold medal given to the room doing the best work for that month, speed increase records, specimens showing improvement from time to time, grading room into excellent, good and poor, calling cards, flourishes, etc.

"Not one of the devices mentioned, in any of the reports, would cause an individual to fail when another would win. All devices were for a class of pupils and not individuals.

"In conclusion, it seems to the writer that there are a few questions arising from the statistics given above, questions that have solutions and that should be answered in a definite way.

Standards should be established which could be relied upon as conclusive.

"Something definite should be established as to credits.

"What speed should the average pupil write in each of the different grades in the high school?

"How can a standard for teachers be obtained?

"Should there not be a more definite methods of grading pupils? Since very few teachers grade alike on the percentage basis, should there not be a scale for their use which will make the work of the school uniform from grade to grade? How should such a scale be made and by whom? These questions the writer sincerely hopes to see worked upon until the answers will be established as authority."

(We regret space forbids printing all of the detailed report.—Editor.)

Which is the correct term to use, "pen" or "pen-point?"—A. F. P.

The dictionary defines "pen" as an instrument of goose quill, steel or gold used in writing with ink, originally a stylus for scratching or graving.

The term "pen-point" is not found in the dictionary, but is used, however, by many to distinguish between the "pen" and the "holder." The holder is a handle of wood or other material into which is inserted the pen or instrument of writing.

"Pen-points" are properly the tips, points or nibs of the pen of which there are two in number.

"Pen and holder" means the two combined; however, "pen" is sometimes used to include both; as, "This pen doesn't fit my hand."

Correct uses: "The pen is a good one, but the holder is too small." "Insert your new pen into the holder." "Write with both nibs or points of the pen equally touching the paper." "Keep the eye or well of the pen on top." "Do not 'ride' the right point of your pen."

Incidentally, we do not say "pen-point" holder or "pen-point" wiper, but pen holder or pen wiper. Then why say, "pen-point?"

If one should say in this connection: "Give me a pin-point" instead of a "pin," would you have the "nerve" to stick the other fellow?

TOM SAWYIER.



A. H. Hinman, the veteran penman and commercial teacher, of Worcester, Mass., departed this life Sept. 7, 1916. He was born in Lorain Co., Ohio, in 1843, and was a pupil of P. R. Spencer in Oberlin, Ohio, in 1858.

Mr. Hinman was one of the "Old Guard" in skill and knowledge, having been a contemporary of the Spencers, Jno. D. Williams, Flickinger, etc.

He was in his day one of our best teachers of writing, his most famous pupil being F. B. Courtney, of Detroit.

As a blackboard artist in script, lettering and flourishing he excelled, probably having had no equal.

Mr. Hinman was generous of spirit, liberal in his opinions, and congenial in his relations to his co-workers. He was a convention favorite and loved by a large circle of professional friends.

We are indebted to Mr. F. H. Knowlton, of the Framingham, Mass., Business College, for notice of Mr. Hinman's death just before going to press.

Since there is so much beauty in the capital stem, and because it is used in so many letters, it is highly important that we learn to make it well.

Pull the pen toward the body with a strong, free sweep, and as you near the base line, press down quickly to produce a snappy shade. Keep the shade low and the oval full, graceful, and free from kinks. You can win if you persevere.

E. A. LUPFER.

Robert Burdette, in a talk to young men said. "Get away from the crowd for a while and think. Stand on one side and let the world run by, while you get acquainted with yourself and see what kind of a fellow you are. Ask yourself hard questions about yourself. Ascertain, from original sources, if you are really the manner of man you say you are; and if you are always honest; if you always tell the square, perfect truth in business details; if your life is as good and upright at eleven o'clock at night as it is at noon; if you are as good a temperance man on a fishing excursion as you are on a Sunday-school picnic; if you are as good when you go to the city as you are at home; if, in short, you are really the sort of man your father hopes you are and your sweetheart believes you are. Get on intimate terms with yourself, my boy, and, believe me, every time you come out of one of these private interviews you will be a stronger, better, purer man."



Eternal vigilance is the price of success

By A. M. Wonnell, Penman, Hughes High School, Cincinnati, O.

NEWS ITEMS

Miss Olive V. Herr, of Schuyler, Pa., is the new supervisor of writing in the Lockport, N. Y., public schools. She is splendidly qualified by nature, experience and training for the position.

Miss Elsie M. Johnson, student of Kearney State Normal School during the past summer, will have charge of the penmanship in the schools of North Platte, Nebr., this year. Miss Johnson is a fine penman, a good teacher, and a broad student of methods and pedagogy.

Mr. V. E. Madray, who has been in the Commercial Department of one of the Pittsburgh High Schools, is now connected with the Sun Shipbuilding Company, of Philadelphia, being at the head of the accountancy department. This means a well merited promotion.

CARDS — FOR CARD WRITERS

Blank, Comic, Bird and Lodge. 6 New Penflourished Post Cards 10 cts. 100 printed name cards and leatherette case 50 cts. Agents wanted for printed name cards Card writers' manual and sample cards 4 cts. W. McBEI, 3 Hawthorne Ave., West View Borough, Pittsburgh, Pa



Penmanship Lessons
by mail in plain or ornamental writing. Write for particulars. Your name written 12 different ways, 20c. T. M. TEVIS Lamonte, Mo.

and Blosser,
Columbus, Ohio.

By D. B. Jones, Florence Station, Ky.

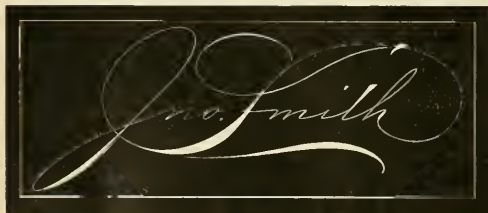
❖ Diploma Styles ❖

Harold Simpson

George Howard

Bernard Hamilton

By J. R. Rosen, Boston, Mass.



By the Editor



Fred Berkman, of Pittsburgh, Pa.; his son David Z. and Mrs. B.; Miss Julia Johnson, of Kearney; and J. A. Stryker, of the Kearney State Normal School, at the midway point between the Atlantic and Pacific oceans, also Berkman's



CHARITY

Young Men's Institute

"PRO DEO PRO PATRIA"

STRENGTH

GRAND COUNCIL

Pennsylvania Jurisdiction **121** Young Men's Institute.

Know ye, that we reposing especial trust and confidence in the sisters whose names are hereon inscribed have granted to them, their associates and successors, this charter, constituting them a Council of the Young Ladies Auxiliary of this Order for the purpose of practicing and disseminating the great principles of Fraternity and Benevolence and providing means to elevate the members thereof, morally, intellectually and socially.

The said Council shall be known as
Young Ladies Auxiliary of the Young Men's Institute
 Council One Twenty One.
 located at Carbondale,
 County of Lackawanna, State of Pennsylvania.

and this charter is granted to it as long as it shall conform to and obey the several Constitutions and Laws of this Order and other regulations that may, from time to time, be enacted by the Grand Council or its duly elected officers; giving and granting said Council power to hold meetings initiate candidates make and change By-Laws and Rules of Order and generally to do and perform such acts as properly pertain to the business of a Subordinate Council of this Order.

CHARTER MEMBERS

In Witness Whereof, we have caused the seal of the Grand Council of Pennsylvania Jurisdiction of the Young Men's Institute and the signature of the Grand President and Grand Secretary to be attached this _____ day of _____ 1915.

PROTECTION

FRATERNITY

The Art of ENGROSSING

P. W. COSTELLO
Scranton, Pa.

CHARTER DESIGN

In the accompanying cut we show a rather plain charter design, finished throughout with the Soennecken pen of various sizes, finished up and shaded with a brush and water colors.



A mixture of Hooker's Green No. 2 and Payne's Gray was used for the shading of the letters and the interior of the broadest portion of the border panel.

The interior of the oval design of the heading was also washed in with the same transparent wash, and the letter in the oval shaded with the

same color darkened by adding a little more color. The outer and inner narrow bands of the border panel were filled in with a light wash of crimson lake. The figures "121" were also shaded with the same wash. The entire lay out of the design is balanced equal distance to the right and left of a center line ruled in lightly in pencil from the top to the bottom of the sheet used for the original, which

was about twice the size of the original.

YES I simply must send Schmidt that 25 cents. **15 CARDS** and lots of other fine copies, and maybe something else yet. So here goes to
W. A. SCHMIDT, Rocky Mount, N. C.



B-E-A BANKER

Prepare by mail for this high profession, in which there are great opportunities, six months' term. Diploma awarded. Send for free book, "How to Become a Banker" - EDGAR C. ALCOCK, Pres. AMERICAN SCHOOL OF BANKING, 429 East State Street, COLUMBUS, OHIO

DO YOU HAVE TROUBLE

in getting position and muscular movement in your writing? If so, use the Myograph for pen and ink work and Adjuster for pencil. They positively prevent finger-motion and wrong position. Myograph 20c. Adjuster 15c. postpaid, or both for 25c. A Pencil Economizer free with order. Send stamps. The demonstration by little 6-year-old Lucinda Miller the writing marvel at the recent Commercial Teachers' Federation meeting convinced all who saw the exhibition that our claims are not exaggerated. Try them in your classes. Address

1024 N. ROBEY ST.

C. A. FAUST

CHICAGO, ILL.





B. E. BOUQUETS

Extracts from a few of the many congratulatory letters recently received upon the merging of the Business Journal into THE BUSINESS EDUCATOR:

Dear Mr. Zaner:

I want to congratulate you on your new heritage and also on the splendid appearance of the Business Educator. This whole turn-around is just the gravitation of things into their natural channel. You are the penmanship people of the United States and your publication should be the official organ of penmanship interests.

Here's to the well deserved success of Z. & B. Such men always succeed.

E. W. STEIN,

Pittsburgh, Pa., Duff's College.

I want to congratulate you on the greatly improved appearance of THE BUSINESS EDUCATOR. Its new dress of type and general arrangement is a great improvement over that of previous years, not that they were at all bad, though the type was pretty fine, but this September number is certainly an improvement. I am glad to know that you have absorbed the old Penman's Art Journal.

CHARLES T. CRAGIN,

Holyoke, Mass., Business College.

I am glad to know that THE BUSINESS EDUCATOR is now the Penmanship Journal. We feel sure that this means a better business for you. I doubt that you could publish a better journal than you have been publishing, because I regard it as the very best; however, the less competition you have, the better opportunity you have for improvement, if improvement is possible. You certainly have my best wishes for abundant success, both in the publication of THE BUSINESS EDUCATOR and in your other publications.

J. W. BAKER,

Southwestern Pub. Co., Cincinnati.

Mr. Samuel L. Inness
New York City New York.

Your letter of the ninth
inst. is received and by this mail
we are sending the books desired.
We are publishing a
number of books on penmanship
which we believe are timely and
practical.

By Russell Steiner, first year high school pupil, Mansfield, Ohio, under A. N. Carmine.
The first two lines were written when he entered school. Notice the splendid progress.

PENMANSHIP AND SOCIOLOGY

Miss Louise Spencer, who has been conducting a Normal Training Class in Penmanship at Mrs. C. E. Bean's Business School for Young Women, Los Angeles, organized from the members of her class The Los Angeles Penmanship and Social Arts Club. The Club held its first Annual Banquet at Hotel Clark, Thursday evening, August 18, 1916. The whole second floor was given over to the guests and after the banquet the evening was spent in music and dancing. The toasts were appropriate and clever and bespoke the sincere gratitude of the class to Miss Spencer for her very efficient work.

Mrs. Brommers, of Los Angeles Normal, responded with the following toast on the Zaner Method:

It is extremely difficult to succeed in toasting well, something that has been subjected to so little roasting.

You know how eloquent an orator is when he is defending his pet candidate, but no such opportunity offers in this case. Zaner does not have to get up and fight for his "Writes." All the evidence points to excellence and efficiency.

"The first shall be last and the last shall be first"

And Z is the very last letter,
And this Z stands for Zaner who makes good writers of the worst
And makes even the best writers better.

Here's to the Method.

KATHERINE C. STILES, Secy.



F. B. Courtney, of Detroit, (on the left) and W. C. Brownfield, of Bowling Green, Ky., on the latter's porch, taken in July when Mr. Courtney was co-operating with Mr. Brownfield in the penmanship work of the Bowling Green University. Both are fine fellows, unusually clever, and exceptionally skillful. Courtney looks a bit sad or puzzled, which expression seems to have been due to a joke Brownfield had just cracked on him.

E. A. A. A.
W. C. Brown
W. C. Brown
W. C. Brown
W. C. Brown
F. S. Heath

By Fred S. Heath, Penman and Grocer,
Concord, N. H.



For Sale—Cheap, cash or terms, small well-equipped business school on Pacific Coast, no competition. Address Pacific care of Business Educator, Columbus, Ohio.



KEEP
YOUR EYE
ON THE
B. E.

FOR SALE

ONE of the most successful Commercial Schools in the United States; located in a large city. Large enrollment and extra fine equipment. A great opportunity for the right man. Owners retiring. Address No. 66, care The Business Educator, Columbus, Ohio

WANTED Former high school teacher wants to buy **School, Central States**, city of 25,000 or over. Will pay cash. Correspondence confidential. Address CASH BUYER, care Business Educator.

Large, well-known Eastern school has opening for first-class solicitor for teaching experience. Permanent position and good salary. Address B. C., care Business Educator, Columbus, Ohio.

FREE TUITION BY MAIL

Carnegie College grants "Free Tuition" to the first applicants from each Post Office for the following Home Study Courses taught by mail:

Normal	Civil Service	Drawing
Grammar School	Pennmanship	Engineering
High School	Bookkeeping	Automobile
English	Shorthand	Real Estate
Agricultural	Typewriting	Salesmanship
Domestic Science	Story Writing	Law

Enrollment Fee, \$5.00—Tuition Free. Send name and address to **CARNEGIE COLLEGE, Rogers, Ohio**

\$2,000.00 \$1500 cash and balance paid from earnings will buy a 5-12 interest in a well-established school located in the best section of the city. Owner needs to get out into the air and wants a reliable, interested man inside. Your letter must ring true or you will lose postage. Address, Inside Worker, care Business Educator, Columbus, O.

Advertise in the
BUSINESS EDUCATOR
and Patronize Those Who Do

POSITIONS FOR COMMERCIAL TEACHERS

Never was the demand so great. We can help you secure a position or a promotion.

BUSINESS COLLEGES FOR SALE

Good ones—money makers—bargains. Would you buy or sell?

Write us what you want, ask for our free literature

Cooperative Instructor's Ass'n, Marion, Indiana

The Pratt Teachers' Agency

70 FIFTH AVENUE, NEW YORK
Recommends college and normal graduates, specialists, and other teachers to colleges and schools.

The agency receives many calls for commercial teachers from public and private schools and business colleges.

WM. O. PRATT, MANAGER



the best way to keep your
credit good is not to use it

—H.C. RICE—

FALL FRUIT

Enrollment free.
E. E. GAYLORD, Manager

Among many excellent positions we have recently filled, these are most conspicuous: High Schools in New Bedford, Mass., Minot, N. D.; St. Louis; Meriden, Conn.; Escanaba, Mich.; Milwaukee; Des Moines; Burlington, Vt.;—not to mention now many of the largest and best private commercial schools in the country. In emergency we shall be glad to help you.

THE NATIONAL COMMERCIAL TEACHERS' AGENCY

(A Specialty by a Specialist)

Prospect Hill, Beverly, Mass.

"The Best Laid Plans of Mice and Men"

do sometimes, as Burns tells us, go awry. Possibly yours have done this. Possibly you have been expecting to secure a certain position; but find, at the last moment, you cannot.

What shall you do? HUNDREDS of the best Commercial Teachers could advise you aright. "Enroll with the 'CONTINENTAL' at Bowling Green, Kentucky. They always have good openings."

Forget your troubles; turn your thoughts to other and better positions—enroll IMMEDIATELY for the wider opportunities which we can put before you.

CONTINENTAL TEACHERS' AGENCY, Inc.

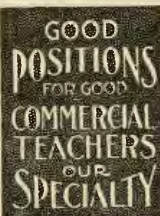
BOWLING GREEN, KY

WANTED NEEDED MORAL:

More Commercial Teachers Who Are Fine Penmen.

More Commercial Teachers Who are Fine Penmen.

Attend the Zanerian College and Learn to Write Well.



Two More in Des Moines:

L. E. Gifford, President, Missouri Valley Commercial Teachers' Association, and J. V. R. Hilgert, of Kirksville, (Missouri) State Normal, are now with the Des Moines High Schools. This makes four placed in the Capitol City since January 1. Today, August 22, State Normal wires for man to head business department at \$2000. May we aid you, now or later?



THE SPECIALISTS' EDUCATIONAL BUREAU

ROBERT A. GRANT, Mgr.

316-17-18 Nicholas Bldg., ST. LOUIS, MO.



THE FEDERATION

The twentieth annual convention of the National Commercial Teachers' Federation will be held in Chicago, December 27-30, 1916.

We are surely on the highway to obtaining the largest attendance that the Federation has ever had at a convention. There is every reason why the attendance should be large. An effort is being made to build a program that will be truly constructive in nature. Already committee members are at work to get out exhaustive reports on Bookkeeping, Stenographic, and Business English standards. By means of questionnaires which are being sent out to business men, schools, and commercial graduates considerable tangible information will be secured as to present methods, and the needs for improvement. It is the intention to make the Convention an open forum for the consideration of these reports. Two results, at least, should come from this work, one the establishment of greater uniformity in teaching methods, and the other that of furnishing many members of our Federation something tangible to carry back home to work with, which will be for the general improvement of these courses.

Beside all this there will be the usual meetings of the allied organizations, and an excellent program for the general Federation meetings. The aim is to give attention to the larger problems arising in the field of commercial education, and still to get at these problems in a concrete manner, so that the greatest good may come to all.

G. M. PELTON,
Flandreau, S. D.

Miss Stella Brodowsky, of Medford, Wis., is the supervisor of writing in the Topeka, Kans., Public Schools. Miss Brodowsky is an exceptionally enthusiastic and efficient trainer of teachers and pupils.

Mr. J. E. Huthingson, of Denver, Colorado, is now Supervisor of Writing, Detroit, Mich., Miss Edith Weymouth, of Denver, succeeding Mr. H. in Denver. This means a new impetus to the writing in Detroit and a continuance of the interest and enthusiasm and efficiency of writing in Denver.

L. MADARASZ

has a reputation as a fine penman. I haven't, but you will be surprised and pleased with the quality of my penmanship. Generous sample and circular for ten cents.

Ornamental Letter, 50c. Business Letter, 25c.
One Doz. Cards, 25c. Reputation Cards, 25c.
Ornamental Case, 25c. Business Caps, 25c.

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1011 BELLEVUE AVE., SYRACUSE, N. Y.

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In Engraving by Correspondence

Is no longer an experiment, but an unqualified success. Send postal card for particulars

P. W. COSTELLO

Engrosser and Illuminator
Odd Fellows Hall Bldg., SCRANTON, PA.



Francis B. Courtney,
Detroit, Mich.

Dear Sir: Because of my course in writing with you I will get an increase in salary of \$50 next year. You can easily understand that I am grateful to you.

Sincerely yours,

Lloyd Walker.

30 South Summit St., Ypsilanti, Mich.

OSKALOOSA COLLEGE

Oskaloosa, Iowa

Departments: Graduate, College, Normal, Commercial and Preparatory by mail and in residences. Degrees conferred. Especially of interest to those wishing to complete work already begun. Credits accepted from other institutions. Prices reasonable. Pay by installments. Catalog.

PENMAN'S SUPPLIES

Linen Finish Cards, per hundred	-	-	-	-	\$.20
800 by express	-	-	-	-	1.25
Gillett's 600 Pens, per gross	-	-	-	-	.75
Gillett's No. 1 Pens, per gross	-	-	-	-	1.00
Glossy Black Ink	-	-	-	-	.10
Best White Ink	-	-	-	-	.15
Oblong Pen Holder (8 inch professional)	-	-	-	-	.35
Genuine Leather Card Case (extra quality)	-	-	-	-	.50
Written Cards, per doz., 25 6 doz.	-	-	-	-	1.00

Your money back if not satisfied.

A. L. Hickman, Salina, Kansas

How To Secure A Government Position

A "Treatise on Civil Service Preparation" has just been written especially for students in commercial and high school who desire to secure a position in either the Municipal, State or Federal Civil Service. It gives all requirements, particulars, and full information concerning clerical, bookkeeping, accounting, stenographic, typewriting, teaching, and many other positions under the Municipal, State and Federal Service. The author was formerly in the employ of the Department of Commerce, Washington, D. C., and has been a member of the faculty of one of the leading commercial colleges in this country for the past four years. JUST THE THING FOR COMMERCIAL TEACHERS WHO DESIRE TO COACH THEIR STUDENTS TO PASS CIVIL SERVICE EXAMINATIONS. Free, \$1.00. Special examination price to teachers, \$1.00, postpaid. Money back if dissatisfied. Send money order today. Address

PROF. J. SHERWOOD

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GET YOUR SHARE

Get your share of the salaries paid for good penmanship.

My complete diploma course in rapid, tireless business writing will fit you for a better position and a better salary.

You can complete it at home in spare time and the cost is really insignificant.

Ambitious students prefer to study at home where expenses are light and surroundings pleasant. Make the start today by writing for my free illustrated Journal.

FRANCIS B. COURTNEY, Box G 492, Detroit, Mich.

"I am not much of a mathematician" said the cigarette, "but I can add nervous troubles to a boy. I can subtract from his physical energy. I can multiply his aches and pains. I can divide his mental powers. I can take interest from his work and discount his chances for success." *anon*

YOUR "SIG" SHOULD ATTRACT

In this day and age when all business letters are typewritten, the SIGNATURE is the personal element and is of prime importance. Every person should try to have an effective signature. Send 20c (2 dimes) and I will write your name 12 different styles. Of these 12 styles you will, no doubt, find one that you will want to adopt and begin work upon. Write me today and get big help for little cost.

L. Madarasz
PENMAN, HIGH SCHOOL, PASADENA, CALIFORNIA

L. MADARASZ

used NONESUCH INK for writing many of his Scrapbook specimens. If you are not using Nonesuch or Satin Gloss ink you are missing a great pleasure. A large 4oz. bottle of either kind sent for 50 cts. postpaid.

A beautiful Scrapbook specimen, in colors, sent free with a dollar order for ink. Send stamp for sample cards executed with my different inks.

A. W. DAKIN, 604 W. Colvin St., Syracuse, N. Y.

HOME STUDY FREE TUITION

Why not utilize your spare time by taking a course of instruction by mail? It enables you to render more valuable service as a teacher; it shortens the time required to complete your Normal or College Course; it prepares you to secure a better position and higher salary. We have helped thousands to prepare for advanced positions, and can help you.

For "Free Tuition Plan" and full particulars, send your name and address to CARNEGIE COLLEGE, Rogers, Ohio.

Rapid 110 pages of practical short cut methods in figuring. Special calculations and tables for bookkeepers, clerks, accountants, business men—every one of them will double your efficiency—will make you worth a better position & bigger salary.
Simplified

Write for your copy today. Mailed anywhere for \$1.00
W. F. Grenell, 816 Plymouth Bl'k, Minneapolis, Minn.

A Great Surprise

SAY GEORGE, where in the world did you learn to write like that? Why, your writing has always been just a scribble. Yes, I know it Henry, and I was completely ashamed to apply for that fine position in Marshall Field's two months ago on this account. While considering what to do I saw the ad of D. B. Jones in the Business Educator, telling about a thorough course in practical penmanship by correspondence, guaranteeing good results to every student who followed closely his instructions. I immediately wrote Mr. Jones asking if there was the least hope for one who wrote such an exceptionally poor hand as I. His reply was so encouraging and so beautifully written that I signed for the full course at once, and am not only delighted with my improvement but actually surprised at what can be accomplished in so short a time. Mr. Jones' copies differ materially from many others; they are not simply engraved indicating no life whatever, but every stroke and letter is fresh from the pen, together with such plain and interesting instruction that it is actually a pleasure to practice, and one so quick, begins to improve and feel encouraged that there's constant incentive to try, doing away with all random practice.

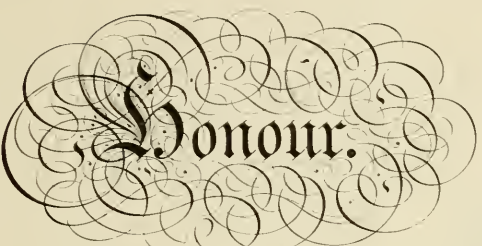
I am really astonished, Henry, at what can be accomplished in this line by correspondence. Mr. Jones seems to know just what his pupils need in every respect, and all his copies are suited to every individual need; and the criticisms are all marked in red ink being so direct and simple that one knows just what is meant and what to do to correct the mistake. In view of the valuable instruction, the price for the course is exceedingly reasonable. Allow me to urge you, Henry, to begin the course as soon as possible. A good handwriting is always a fine recommendation for a fellow as well as a source of pleasure and satisfaction to one's self all thru life.

For full particulars address
D. B. JONES Route 3, PADUCAH, KY.

SPECIMENS

1 Doz. Cards (all different).....	20c
Ornate letter.....	50c
1 set Ornate Capitals.....	25c
Combination.....	25c
1 Business Letter.....	25c
1 Set Business Caps.....	10c
1 Blanchard Flourish.....	25c
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The Sense of Honour is of so fine and delicate a nature, that it is only to be met with in minds which are naturally noble, or in such as have been cultivated by great Examples or a refined Education. 1736.

W. Clark scrip.

This delightful heading and script was originally executed by W. Clark in 1736, and reproduced in the Universal Penman by G. Bickham. In many particulars this round-hand is as fine as anything that anyone can do today. There are many things that we think we can do better, but on the whole it is full of rhythm and grace and strength. Students of round-hand script will do well to study this with diligence and care.

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A Nonfragmentary, Light-line, Connective-vowel Phonography. No detached H, W, A, E, or I. No detached PAST TENSE, TED, or DED. No detached PREFIXES, no arbitrary detached SUFFIXES. Those antiquated, fragmentary impediments to swift and legible writing are superseded by modern, scientific expedients. As a logical sequence, it is 20% easier to teach, 20% easier to learn, and 25% faster to write than other system of shorthand now published. A free descriptive circular upon request.

HALL PUBLISHING COMPANY, Fall River, Mass.



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E. L. BROWN
Rockland, Me.

Send self-addressed postal for criticism, and stamps for return of specimens.

ILLUMINATING

The specimen shown on this page was reproduced from a design in full color, and is a good example of illuminated work, although the pleasing effect of color or harmony is lost in the one color etching.

The original design measures about 10x12 and was first drawn very carefully in pencil. The elaborated

initial "A" and scroll work will test your skill in the line of decorative

drawing. Aim for bold, graceful curves. When this part is finished, pencil the prominent lines, giving special attention to the form and spacing of lettering. The small lettering was "blocked in" for spacing only. When the pencil drawing is finished proceed with the color work, following directions below:

Outfit. Two or three Red Sable brushes numbers 5 and 7, Vermilion, Prussian Blue, Crimson Lake and Chinese White for colors. A pan of water color gold.

To obtain purple mix Prussian Blue and Crimson Lake with Chinese White. Prepare a sufficient quantity of color to finish all the principal washes. The color must have considerable body. The lighter tones can be obtained by adding water. Use a generous quantity of Chinese white in your color.

First carry a light wash around entire border, including scroll, and when this wash is dry, start a wash of the

thick color near initial "A" and carry it downward and around to a point in border opposite signature line for "Excellent High Priest," working around edges of scroll work very carefully. Evenness of tone in background is highly essential for most satisfactory results. When this wash is dry, and if it is satisfactory in effect, outline initial "A" and scroll with a number 5 Soennecken pen and India ink. This strong outline will give your color work added strength and character. The initial "A" should be in red, and a part of the letter is woven into the scroll work and carried well down to foot of design. Use Chinese White in a clean pen for fine dots and lines on and around initials and scroll work. The initial "J" in "Jonathan P. Crockett" is in a light shade of purple on a gold background—initials "P" and "C" in red. Background of "C" in "Chapter" purple, initial gold. Initials "R," "A," and "M" in red, dotted with white. Lines under small lettering are also in red—in fact the design is entirely in shades of purple and red. Touches of gold here and there on scroll work add greatly to the effect.

This is a most elaborate and difficult lesson and it will require much careful and painstaking study and practice on the part of the learner who is desirous of attaining skill in this line. All may find something in this specimen to admire, although the original must be seen to be appreciated.

BOOK REVIEWS

Our readers are interested in books of merit, but especially in books of interest and value to commercial teachers, including books of special educational value and books on business subjects. All such books will be briefly reviewed in these columns, the object being to give sufficient description of each to enable our readers to determine its value.

Commercial Education in New York State is the title of the June Bulletin of the University of the State of New York, Albany, N. Y., prepared by Wallace E. Bartholomew, Specialist in Commercial Education.

The booklet gives information concerning the development of commercial education in high and business schools, colleges and universities in the State of New York during the past twenty years.

Three types of high school commercial courses are given and valuable suggestions on examinations are offered. A valuable list of texts on commercial subjects is appended. This number of the Bulletin is particularly valuable to commercial teachers.

The Golden Book of Favorite Songs. By N. H. Atch. Published by Hall & McCreary, Chicago, Ill. Price 15c, postpaid.

This book contains the words and music of 170 songs for all occasions and is intended as a treasury of the best songs of our people; not the popular songs of the day, but the songs that have stood the test of





time; the songs of true sentiment, of school days and early childhood; folk songs and national songs; also our patriotic songs and songs of peace and love. The book is intended for every grade and for all sorts of schools. Song histories compiled from authentic sources are a unique and valuable feature of the book. The purpose is to acquaint young and old with the history of our principal national and patriotic songs so that the meaning of these songs may be better understood.

We also acknowledge receipt of two other books from the same publishers, "How to Judge Horses and Cattle," and "Sheep and Swine," by Charles Sumner Plumb. These books belong to the Instructor Literature Series and are known as *Agricultural Readers*, since they give simple lessons in animal husbandry. The price of these books is 5c each.

Productive Advertising. By Herbert W. Hess, of the Wharton School of Finance, Univ. of Penna., Philadelphia. Published by J. B. Lippincott Company, Philadelphia. 360 pages. Price \$2.50.

It is said that few men have so thorough a knowledge of advertising as the author of this book, Dr. Hess. He has produced a work that will appeal to the beginner as well as to the experienced advertising manager. Scattered through the many chapters of the book are a large number of

advertisements which are analyzed by the author. Such material is very valuable to any one who makes a study of advertising.

After presenting a short and interesting history of advertising, the work is divided into chapters, the titles of a few of which follow: The Advertiser, His Article and People; Imagination; Attention; Color, Its Use and Value in Advertising; The Advertiser's Type; The Illustrations—Mechanical—Make-up; The Advertising Campaign; The English of Advertising; Economics of Advertising, etc.

Following each chapter are a number of questions and problems for the student to answer and work out. As a text book on advertising, this work will undoubtedly meet an urgent demand. Students who follow the instruction in this book will undoubtedly develop into productive advertisers.

How to Write Business Letters. Edited by W. K. Smart, Ph. D., Head of the Department of English, Armour Institute of Technology. Cloth, 160 pages. Published by A. W. Shaw Co., Publishers of the Magazine System, Chicago, Ill. Price 70c, net.

This book is based upon a study of more than 1,900 actual business letters and Dr. Smart was assisted in the preparation by the editorial staff of the *System Magazine*. The methods of several highly-trained sales and ad-

vertising specialists now in control of the sales policies of great mail order enterprises are carefully analyzed, revealing the secrets of their power. Many facsimile letters are presented.

Business correspondence is today receiving more attention than ever before, and its possibilities are not yet fully realized by many persons. This book is worthy of a careful study by any one who wishes to improve himself as a sales correspondent, for the object of the work is to tell how to put salesmanship into a letter. We commend it to all who are interested in more effective letter writing, and especially to commercial teachers who wish to aid their students in becoming proficient in commercial correspondence.

The Phonographic Amanuensis. By Jerome B. Howard. Published by The Phonographic Institute Co., Cincinnati. 224 pages. Cloth bound. Gilt side stamp. Price \$1.00.

The revised 1916 edition contains some minor changes and improvements which are designed to increase efficiency. It presents the subject in a most concise manner with the material pedagogically arranged.

Many business letters are given with key in fac-simile typewriting. A vocabulary appendix is a valuable feature. Printing, engraving, binding are all high grade.

Helps for Teachers

Saving a teacher's time puts a proportionate amount of money into the school proprietor's pocket, and knowledge into the student's head. Time is money.

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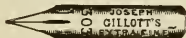


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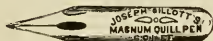
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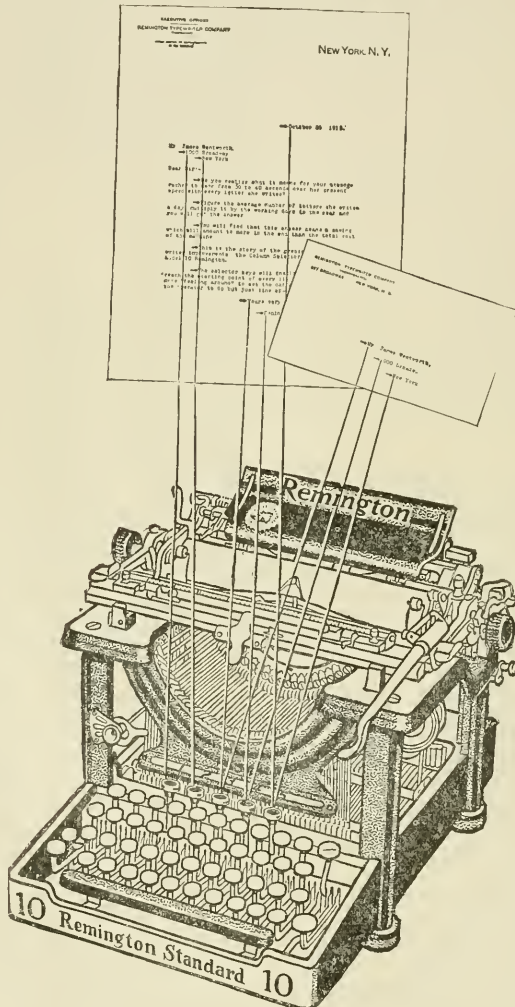
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Last year at the Cicero High School a secretarial course was given, using *Sherwin's* "How to be a Private Secretary" or "Business Practice up to Date" (the title of the new edition). As a result the graduates started at distinctly higher salaries. For the first time a girl got \$50 a month to start, made good, and within a few months got a raise. Two boys did as well. The employment manager of the Western Electric Co., where several of these graduates were employed, said, "The stenographers were worth decidedly more this year than ever before. That secretarial course seemed to do them a wonderful amount of good. They started at higher salaries and advanced more rapidly."

Letter writing taught with the *Cody* text "How to Do Business by Letter" (well suited to elementary classes) has enabled many girls to write advertisements and make good at it. The letter writing course had given them the sales point of view and command of advertising English.

Big business concerns in Chicago are paying Mr. *Cody* liberal sums to train their stenographers (all competent graduates of commercial schools) with his intensive dragnet review of grammar and punctuation (with the same texts as are now to be found in the "Short English Course" at the back of "How to Do Business by Letter," price 45 cents to schools). The managers say they are willing to pay higher salaries for those who grade 90 per cent and over on the English tests, and Mr. *Cody* has demonstrated that in a few weeks he can make the "fairs" grade "excellent" by means of his Intensive Drills, including his 1000 Speller.

SCHOOL OF ENGLISH

1411 Security Bldg.

CHICAGO



Rational Typewriting Wins American Championship



William F. Oswald, Winner of the American Championship



Anna Gold, Winner of the American Amateur Championship

Another brilliant victory was scored for the Rational method, when its exponents won first place in both Professional and Amateur events in the American Typewriting Contest held in Chicago on the 18th of September.

Mr. William F. Oswald, who won the Professional Championship, writing for an hour at the rate of 132 words a minute, was the winner of the Amateur Contest in New York last year, and of the Novice Contest several years ago.

Of the six highest scores in the Professional contest, four were made by Rational operators. Mr. Emil Trefzger, winner of the second place, with 126 words a minute, is the former World's Champion. As he has not been in a contest for two years, his coming back with almost undiminished speed and accuracy is one of the best indorsements of the method he uses.

The other two Rational operators, Mr. J. L. Hoyt and Mr. G. R. Trefzger, made scores of 124 and 123 words respectively.

In the Amateur Championship Contest Rational writers were almost equally prominent, three out of the six highest having learned by the Rational method. The winner, Miss Anna Gold, wrote at the remarkable speed of 132 words a minute for 20 minutes, Miss Bessie Linsitz wrote 127 words, and George Gaskill 125 words.

The average accuracy of the Rational typists exceeded that of the writers of other methods, being over 99% perfect.

The New Rational Typewriting

By Rupert P. SoRelle

contains all the features which have made this the most popular and successful method in use today. It has, however, been enlarged to meet the needs of the high schools where the subject is taught one period a day for two years.

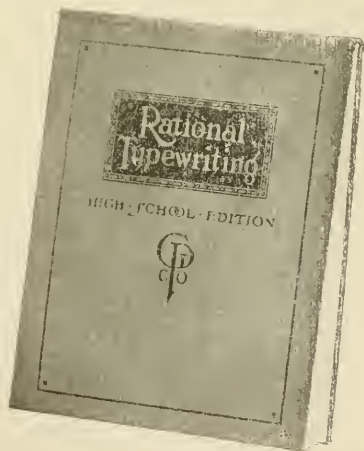
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- Speed Studies which establish high-speed technique.
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DEPARTMENT OF COMMERCE

Los Angeles, California

July 7, 1916.

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(Signed)

W. H. WAGNER.

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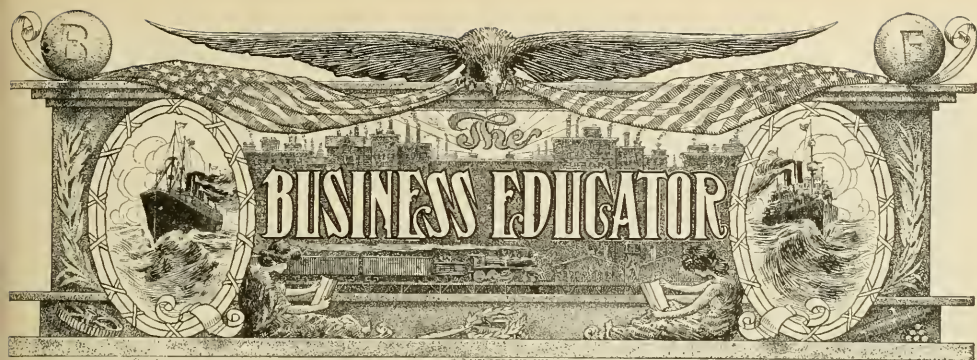
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NEW YORK



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COLUMBUS, OHIO, NOVEMBER, 1916

NUMBER IIII

The BUSINESS EDUCATOR

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Teachers' Professional Edition, \$1.00 a year.
Students' Penmanship Edition, 75 cents a year
(Foreign subscriptions 20 cents extra; Canadian subscriptions 10 cents extra).

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Two Editions. The Teachers' Professional Edition contains 40 pages, 8 pages of which are devoted to Accounting, Finance, Mathematics, English, Law, Typewriting, Advertising, Conventions, etc., and Departments specially suited to the needs of teachers, principals and proprietors.

The Students' Penmanship Edition contains 32 pages and is the same as the Professional Edition, less the 8 pages devoted to commercial subjects. This edition is specially suited to students in Commercial, Public and Private schools, and contains all of the Penmanship, Engrossing, Pen Art, and Lesson features of the Professional Edition.

The Business Educator is devoted to the progressive and practical interests of Business Education and Penmanship. It purposes to inspire and instruct both pupil and teacher, and to further the interests of those engaged in the field, in private as well as in public institutions of commercial education.

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Rates to Teachers, Agents, and Club Raisers sent upon application. Write for them wherever you are in a position to send few or many subscriptions. Sample copies furnished to assist in securing subscriptions.

The 1915 Official Report of the N. C. T. F.

The December Professional Edition of The Business Educator will contain 80 pages and includes a thirty-two page Official Report of the Proceedings of the National Commercial Teachers' Federation Convention, held in Hotel Sherman, Chicago, Dec. 27, 28, 29, 30, 1915.

This Report, although appearing late in the year, is doubly valuable because it has been carefully edited and thus the vital part only published. Verbatim reports are tedious, costly, and cumbersome, and therefore this one will be doubly interesting and valuable.

Extra copies of the Professional Edition will be supplied at 15c each until exhausted.

This Report not only tells the story of the last meeting in terse form but also suggests the feast to be yours if you attend the meeting in the same time and place this coming holiday time.

BUSINESS EDUCATOR CONTRIBUTORS

A recent correspondent has this to say concerning Mr. Eyttinge's contributions entitled "Giving Letters Life and Decent Dress."

"It is my belief that in these articles you are offering to your readers material fully as interesting as any you ever published and more broadly helpful—that is, helpful to more people than any single series you ever published. I am impressed chiefly by Mr. Eyttinge's remarkably lucid, interesting, and persuasive English style."

Mr. Sherwood's communications on Civil Service Preparation contain vital material to those who desire to teach or qualify along these lines.

Mr. Galloway occupies a position which enables him to speak effectively upon topics relating to school and work or business.

Mr. Wright's articles on Costing are modern and helpful to students of Accounting.

Mr. Smith is presenting some new things in the teaching of Arithmetic worth the while of teachers of that subject.

Mr. Jaeger is enthusiastic in his Vocational Guidance communications, and he has a right to be.

Messrs. Peters and Cupper have each vital messages from month to month, and last but not least comes Marshall, with his messages and mental stimulants; and Cragin with his stories of truth, which is stronger than fiction.

No other journal in our field ever gave so much varied vital material.

THE MISSOURI MEETING

The Department of Commercial Training, of the Missouri State Teachers' Association, will meet in St. Louis on November 16, 17, and 18, and a good program has been prepared and every effort is being made to make the meeting worth while to any business educator who may find it possible to be present.



Lessons in Practical Penmanship

C. E. DONER, Beverly, Mass.

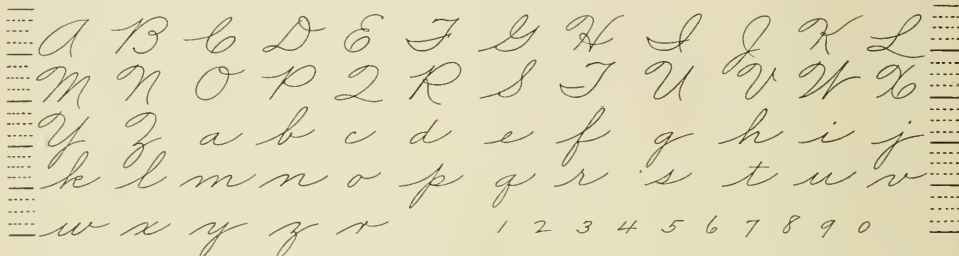
Penman Eastern Massachusetts Normal Schools

Plate A.

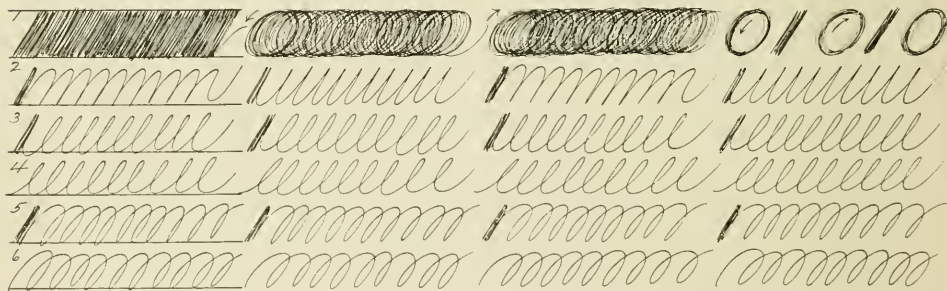
This plate shows the standard type of letter used in the following lessons. The heavy and dotted lines are to show that the letters in this method of writing are based on a scale of fourths. For example, a space, which is the width between two blue lines, is divided into four equal parts, and

all capital letters and the loop letters, l, b, h, k, f, are three-fourths this height, t, d, p one-half, and the minimum or lower case letters one-fourth. In other words, the lower case letters are one-third, and the t, d, p, or semi-extended letters are two-thirds, the height of all capitals and loop letters above the line. The loop letters be-

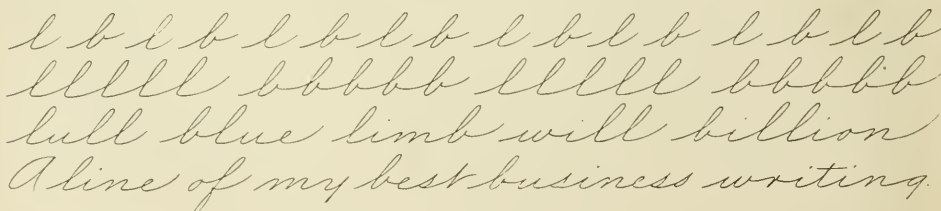
low the line should extend half way in the space—a space meaning the width between two blue lines—which means the same in length as loop letters above the line. Become familiar with these letters by studying and practicing them. Refer to this plate frequently, visualizing each letter and figure, using the forms in your daily written work. Toward the back of the Manual there is another plate of capitals giving a different form of some of the letters, which are also considered good standard types. Select your style of letter as soon as possible and learn to make it well. It is better to be able to make one type of letter well than to make several poorly.



These are the principles of which the letters are composed. They should be referred to frequently.



Lesson 22. This is a good drill lesson for developing freedom of movement in making loop letters above and below the line. For drill 2 count 1-2-3-4, 1-2-3-4-5-6-7-8-9-10. A count like this can be used for the succeeding drills. Keep the loops narrow in drills 3, 4, 5 and 6. Note that they are not made a full space high.



Lesson 23. For the l count 1-2-3, and for the b 1-2-3-dot-curve. For the joined l's count 1-2, 1-2, 1-2, 1-2, 1-2, curve. For the joined b's count 1-2-3-dot, 1-2-3-dot, 1-2-3-dot, 1-2-3-dot, curve. Count for the words by naming the letters at such rate as to write them easily and fluently.



O O O O O O O O O O O O O O O O
 E E E E E E E E E E E E E E E E

Employ English Engine Enough
 Employ English Engine Enough

Employ your spare time wisely.

Lesson 24. Count 8 for the oval and dot-1-2-3, or, dot-1-2-loop for the E. This letter may also be ended upward as shown in the last four letters. Keep the middle loop small in the E.

Some prefer to join the small letter to the capital while others prefer to write it without joining.

Use much of your spare time to improve your writing. It will pay in the end.

1 mmmmm uuuuuu mmmmm uuuuuu
 2 mmmmm llllllll mmmmm llllllll
 3 mmmmm uuuuuu mmmmm uuuuuu
 4 huuuuu huuuuu huuuuu huuuuu
 5 lulul bobob hnhnh kmkm
 6 gogogo yoyoyo pupup pupup

Lesson 25. Another good drill lesson which should receive a great deal of practice. Numbers 1 and 2 are especially adapted for developing movement in making loop letters below the line.

g y g y g y g y g y g y
 gggggg yyyyyy gggggg yyyyyy
 gain your again many going

Get on good terms with your work

Lesson 26. For the g count glide 1-2-3-curve, and for the y count 1-2-3-4-curve. For the joined g's count glide-1-2-3-glide, 1-2-3-glide, 1-2-3-glide, 1-2-3-glide, 1-2-3-glide. For the joined y's count 1-2-3-4, 1-2-3-4, 1-2-3-4, 1-2-3-4, 1-2-3-4. Write the words at the rate of 15 to 18 a minute.

Be sure to write this sentence well in order to get on good terms with your practice.

1234567890 1234567890 1234567890

/	/	/	/	/	/	/	/	4	4	4	4	4	4	6	6	6	6	6	6	9	9	9	9	9	9
/	/	/	/	/	/	/	/	4	4	4	4	4	4	6	6	6	6	6	6	9	9	9	9	9	9
/	/	/	/	/	/	/	/	4	4	4	4	4	4	6	6	6	6	6	6	9	9	9	9	9	9

7	7	7	7	7	7	0	0	0	0	0	0	2	2	2	2	2	2	3	3	3	3	3	3	3
7	7	7	7	7	7	0	0	0	0	0	0	2	2	2	2	2	2	3	3	3	3	3	3	3
7	7	7	7	7	7	0	0	0	0	0	0	2	2	2	2	2	2	3	3	3	3	3	3	3

5 5 5 5 5 5 5 8 8 8 8 8 8 8 1 2 3 4 5 6 7 8 9 0
5 5 5 5 5 5 5 8 8 8 8 8 8 8 1 2 3 4 5 6 7 8 9 0
5 5 5 5 5 5 5 8 8 8 8 8 8 8 1 2 3 4 5 6 7 8 9 0

Lesson 27. Figures are just as important as letters, and in commercial work are used more than letters. Visualize the figures carefully by making them large. The large figures are intended primarily for form study.

The following figures are to be made small as in every-day use. The count for 1 is one, for 4 one-two-three, for 6 one-two, for 9 one-two-three, for 7 one-two-three, for 0 one-two, for 2 one-two-three, for 3 one-two-three, for 5 one-two-three and for 8 one-two. The 6 and 8 are a trifle higher than the other figures. The 0 may be made either round or oval. The round form is preferable. Become proficient in making figures.

Are you sure that you sit well, hold the pen correctly, push and pull the arm on the muscle, glide the third and fourth fingers, relax, and keep the wrist free? Do these things, directing all your practice intelligently, and you will learn to write well with the arm movement.

Lesson 28. It is time now to prove your skill in writing letters, words and sentences in the form of a paragraph. This is product work and the paragraph should be written several times because it will help you to write all written work well. Watch height, spacing, slant, beginning and ending strokes and letter formations. Use this paragraph as a model for your own writing.



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Students—Try It**

[illegible]

Copy 172. The first part of z is the same as n, so it is well to practice on the top turn or n exercise, finishing with a loop. Count: one for each turn and one for the loop.

Too much counting is not good. Give most of your time and attention to penmanship and not to counting. Counting is only one of the many helps we can employ and should be used only when it will assist in getting better writing.

Copy 173. Notice the full loop and the crossing. The count is: 1-2.

Copy 174. The g is a combination of a and j. Study a and j and g will be easy to make. Close it at the top.

Copy 175. The slant of your writing will be determined greatly by the slant of your loops; therefore, be careful that you get the proper slant to them. Give attention to the connective stroke between z and e.

I 2 3 4 5 6 7 8 9 0
11 6 2 3 5 7 8 9 0 1 4 6 2 3 5 7 8 9 0 1 4 6 2 3 5 7 8 9 0 1 4 6 2 3 5 7 8 9 0
14 1 4 1 4 1 4 1 4 1 4 1 4 1 4 1 4 1 4 1 4 1 4 1 4 1 4 1 4 1 4 1 4
16 1 6 1 6 1 6 1 6 1 6 1 6 1 6 1 6 1 6 1 6 1 6 1 6 1 6 1 6 1 6 1 6
12 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1 2
13 1 3 1 3 1 3 1 3 1 3 1 3 1 3 1 3 1 3 1 3 1 3 1 3 1 3 1 3 1 3 1 3
15 1 5 1 5 1 5 1 5 1 5 1 5 1 5 1 5 1 5 1 5 1 5 1 5 1 5 1 5 1 5 1 5
17 1 7 1 7 1 7 1 7 1 7 1 7 1 7 1 7 1 7 1 7 1 7 1 7 1 7 1 7 1 7 1 7
19 1 9 1 9 1 9 1 9 1 9 1 9 1 9 1 9 1 9 1 9 1 9 1 9 1 9 1 9 1 9 1 9
10 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0
18 1 8 1 8 1 8 1 8 1 8 1 8 1 8 1 8 1 8 1 8 1 8 1 8 1 8 1 8 1 8 1 8

Figures. Neglect of figures may mean many expensive mistakes. The copy given is only a suggestion as to arrangement and combinations. Make pages of figures.

P P P P P P P P P P P P P P P P

179 L L L L L L L L L L L L L L

¹⁸⁸Sunny Gunning Lamar Lulu



Copy 176. See how much grace you can get into this drill. If you can make S, G and L well you need not work on this exercise. Count: 1-2-1-2.

Copy 177. You will learn much about this letter by studying it carefully before practicing it. Trace over the copy with a dry pen.

Copy 178. The G begins and ends the same as S. Notice the parallel effect between beginning and ending strokes. Keep the second part high, about two-thirds as high as first part. Count: 1-2-3.

Copy 178. This is the most beautiful letter. Study the graceful compound curves. The loops should be long and narrow. The top one larger than the bottom one. You should work only on the style you like best.

Copy 180. These words are easy. See how much vim you can put into the work, and don't become discouraged. Winning a good hand may mean a better position for you.

181 *q q q q q q f f f f f f f f*

182 *q q q q q q q q q q q q q q q q q q*

183 *f f f f f f f f f f f f f f f f f f*

184 *quandry quandry quandry qua*

185 *fluffy fluffy fluffy fluffy fluffy*

Copy 181. These exercises are to strengthen the down strokes of o and f.

Copy 182. Be sure that every q you make contains a good a closed at the top. How about your movement?

Copy 183. Get upper and lower loop the same in size. Keep the crossing high. Close the lower loop on the line and not above. Comparison of your work with the copy will frequently help you to locate your mistakes.

Copies 184 and 185. These words will test your ability to maintain a uniform slant. They are not beautiful words but are excellent for drill.

186 *J J J J J J J J J J J J*

187 *I I I I I I I I I I I I*

188 *T T T T T T T T T T T T*

189 *This is a specimen of my writing*

Copy 186. The capital stem is important. It is a compound curve made with a bold sweep of the arm and not the fingers. It ends with a dot above the line.

Copies 187 and 188. You can have your choice, but be sure to master one style. Remember the one who can write better than the other fellow is likely to get the job.



Copy 189. If you have mastered all copies this far you should be able to win a Certificate of Proficiency. Write a specimen containing the following material and send to Zaner & Bloser, Columbus, O.:

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z
a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	y	z
								1	2	3	4	5	6	7	8	9	0								

This is a specimen of my plain business penmanship such as I acquired by following the lessons given in The Business Educator and as a student in the (School), (City).

(Present date)

(Student's name)

O N N N N N N N O

nnnn nnnn nnnn nnnn

O M M M M M M M O

mmmm mmmm mmmm mmmm

A Model Lesson in Writing by H. B. Lehman, Penman, Central High School, St. Louis, Mo.

This is a daily lesson and is presented to show what I have found an excellent and successful plan in teaching business writing. For rapid improvement the movement drills should be arranged to fit the lesson. When the prevailing movement in making a letter is direct or indirect, the drill should correspond.

Movement drills have a two-fold purpose; that of gaining muscular control and establishing letter forms. When practicing for movement control, a great variety of drills should be used, but drills that have a direct connection with the letter forms should be used most frequently. You will notice in the above lesson that the drills tend toward letter forms and correspond in direction of movement to that which is used in the letters. In this way, great freedom is attained and the application to the letters is direct. After the development of a free movement it is well to use capital letters and combinations of the small letters as drill exercises. Too much rotary motion is almost as harmful as not enough of it, and this accounts for the fact that a great many pupils have a good movement because of the excessive practice on the ovals, but who cannot make a good application of it to the letter forms, and the combination of the letters in the construction of words and sentences.

Another feature of very great importance is the arrangement of the lesson for practice. No one should practice in a hit and miss way, but have a definite number of letters, drills or what else may be used for a copy. If you tell your pupils that the line should be filled with a certain letter, you would find that some would write 8 or 10, and others may have 20 or 30; neither of which would be spaced right for good penmanship. The lesson should be planned so as to fill the line with writing that is approximately right in spacing and size for regular clerical work. A line consisting of eighteen capital letters, or a sentence of 32 letters written within a space of $7\frac{1}{2}$ inches is a good standard of general writing. Since there is much more work done on movement than good form while learning to write, there is but little danger of pupils writing too small, but on the other hand it is too large—scattered and shapeless.

By following the plan of requiring a definite number of letters or words the pupil will at once find it necessary to take great pains in the matter of execution and spacing. It will encourage precision and neatness as well as legibility. The good teacher of writing will always devise new plans and new arrangements of the drills and penmanship lessons so as to make the work intensely interesting to the pupil without losing sight of the prime object of practicing penmanship.

Drills must tend toward the development of a free movement and letters forms that are perfect according to the standard system of penmanship. Another important matter is to arrange the lessons so as to cover a complete course in writing, embracing all the capitals, small letters, figures, signs and abbreviations used in the expression of thought. These should be covered often in going through the course so that no part will be omitted or receive too little attention. Pupils will often practice excessively on the letters or drills they like best and omit other work that is just as important.

Preparedness

Every one who expects to become a successful teacher of writing must not only be an advocate of a free movement but must know its direct application to real good penmanship. There is much to learn concerning penmanship and the correct way of teaching it, and one who is not thoroughly familiar with the correct methods of teaching penmanship should do well to take a complete course at the Zanerian College, where pupils are not only taught how to execute well, but how to teach writing in a methodical, systematic way, which alone is one of the important duties of the profession. There are young men and women who have a natural love for good penmanship and who, if properly trained, would become very successful teachers. There is a very strong demand at all times for well trained teachers of penmanship, especially those who have a good general education with the ability to assist in teaching commercial subjects.



EDITOR'S PAGE PENMANSHIP EDITION

**Our Policy: Better Writing Through
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Form with Freedom from the Start.**

GIRLS vs. BOYS

"Girls are Better Writers Than Boys." "Girls Carry Off Writing Honors Again." These two headings were used by an Omaha newspaper in the spring of 1915 and 1916, respectively, in reference to the public school writing exhibits held in the Omaha City Hall building. This condition is not uncommon, however, for girls quite generally lead the boys in writing in the public schools. This seems strange when the fact is that nearly all professional penmen are men.

Why are girls better writers than boys? The writer of this article has made a careful study of this question, and believes that he has learned some of the principal reasons for this condition.

One of the contributory causes lies in the great difference in the weights and kinds of clothing that girls and boys wear. While it may be that in some cases girls dress too lightly for their own physical good, we believe that usually their dress is more sensible than that of the boys for school room use. The temperature of the school room is usually kept at from 68 to 72 degrees. Girls wearing light weight waists with short sleeves and low collars are comfortable in these rooms. Is it any wonder that boys in the same temperature are often uncomfortable, dressed as they frequently are, in long sleeved shirts, lined woolen vests, long sleeved lined woolen coats, and sometimes with long sleeved jerseys or heavy sweaters with high, close-fitting collars?

The style and quantity of clothing worn by the girls in our schools allows the air to reach and ventilate the body, which is very important from a hygienic standpoint. This helps them to keep in good health and to be wide awake, clear minded, and alert. The short sleeves leave the arms free for the development of the arm, or muscular movement writing.

The clothing so often worn by the boys keeps the air from the body. It tends to make them too warm, drowsy, and in anything but a highly receptive mood. Cuffs and long, heavy tight sleeves interfere decidedly with the development of a style of writing that is worth while and discourages them in their attempts to learn to write easily and rapidly.

Another reason for girls being better writers than boys is the use of tobacco by the boys. An alarmingly large number of boys in the public schools of every city smoke cigarettes or use tobacco in some form. Scientific investigations prove without question that the use of tobacco during the adolescent period retards both physical and mental growth. Careful

observation shows conclusively that it also interferes greatly with the acquiring of a good handwriting by the growing child.

Athletics has been blamed by some for the poor writing by the boys. While there may be some grounds for this idea, exercise, if not too strenuous, helps rather than hinders in the development of muscular control which is necessary to good writing. Excessive exercise will, of course, unnerve one for the time being and interfere greatly with writing, but there is not a great amount of this found in the public schools.

J. A. SAVAGE,
Supervisor of Writing,
Omaha Public Schools.

GROWING vs. GOING

A competitor recently unwittingly complimented us by accusing us of changing our mind and methods during the past years. Without change there can be no progress. It is not enough to merely keep going, but it is more important to keep growing, for growth means change and change means action.

Through commercial promotion one may keep going a given time without growing, but it is only a question of time until it becomes truly a "going" instead of a coming concern.

This is as true of penmanship methods and practice as of anything else. He who teaches today as he did a decade ago is dead pedagogically and practically, although he may not know it.

And our conception of progress is one of change in conformity to the trend of events, for events proclaim the life of today and herald the life of tomorrow.

The Business Educator believes in practicing that which it proclaims—progress—and to that end invites change in methods and practice whenever they indicate improvement and increased efficiency.

We plead guilty to the charge of non-standpatism, and we hope to keep in the growing and not the going class.

SPECIALIZATION AND NARROWNESS

"The trend of specialization is narrowness" is a common saying, and true in many particulars, but not essentially true.

Specialization is necessary for efficiency and efficiency is necessary for the highest service. If efficiency is the end, then specialization is a failure, but if it is but a means to service, then it is a success.

Some specialists follow a calling in order to earn a living while they enjoy life in some other line. This cannot be said of teaching or of teachers as a class. They teach because they enjoy it and because they live by it.

The same is true of supervisors. As a whole they enjoy supervision because their hearts are in the work and they earn their living by it. Of

course, occasionally you will find one who is in it solely for the money in it and whose heart is in some other line.

The real menace to supervision, however, is not the few who are in it because they can earn easier money by it than in any other respectable way, but the many who are superficially or narrowly trained.

The superficially trained are those who have taught little, if at all, and who, after a few weeks' training by correspondence or in school, begin the work of training teachers and pupils.

The narrowly trained are those who know something about some one method or system and imagine they know it all.

A true specialist knows his subject from A to Z—knows its history; its successes and its failures; its possibilities and limitations.

The narrow, the superficial, and the selfish lead to their own early undoing and that is the reason why the average supervisor is a success and a necessity.

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Commercial Preparation Through Corporation Schools, Lee Galloway, Ph. D., Secretary National Association Corporation Schools, New York City.

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Timely Material.**

EDITOR'S PAGE PROFESSIONAL EDITION

A Forum for the Expression of
Convictions and Opinions Relating to Commercial Education

FEDERATION ORGANIZATION

At the coming meeting in Chicago plans of organization will be presented and discussed with a view of improvement and progress.

Whether it is a one, two, three, four, five, or six or more sectional organization matters little except in the minds of those attending. The success of the National Commercial Teachers' Federation lies in the spirit, optimism, enthusiasm, inspiration of its members and not in the form of its organization.

Let all grasp that fact and the organization will be the servant of those who go there for information, inspiration, and fellowship.

Whether to continue to subdivide into sections according to subjects, such as bookkeeping, shorthand, penmanship, etc., or to divide according to schools, such as public and private, we do not know nor care greatly because it is the spirit, not the letter, that determines the worth.

The result will be much the same. The more sections, the fewer subdivisions; the fewer the sections the greater the number of sub-sections or round-tables.

Make sure the purpose is progressive and fraternal and the result will be inspirational and beneficial to all who attend and to our common commercial educational cause.

COLUMBIA SCHOOL OF BUSINESS

Beginning on September 27, the new School of Business of Columbia University, New York City, began operation, and is a school demanding previous college training of at least two years. The first year corresponds to the third year of the college course, and 24 out of the 34 points are required as follows: Accounting, Advanced Economics or History of American Commerce, Business Organization and Administration, Corporation Finance or Money and Banking, and French or German or Spanish. In the second and third years students are permitted to elect their entire programme, subject only to the approval of the Director. In addition to candidates for a degree, students over twenty-one years of age, actively engaged in business and qualified to take certain courses, may be admitted as special students. Among the officers will be Professor Roswell Cheney McCrea, Economics; Professor Robert H. Montgomery, Accounting; Professor Robert Murray Haig, Economics and Business Organization; Professor Hastings Lyon, Finance and Business Law; Dr. H. Parker Willis, Banking; Dr. T. W. Van Metre, Transportation; Guy Richard Hub-

bart, Advertising, and Solomon S. Huebner, Insurance and Marketing, while men well known in the business world will give instruction in the various courses which comprise accounting, advertising and salesmanship, banking and finance, insurance, commerce and trade, organization and management, transportation, and manufactures. Like courses are also given, together with typewriting and stenography, in the Extension Courses, evenings during the academic year.

FEDERATION INTERESTS Programs. Number Seven

It is easy to criticise but much more difficult to construct. Program making is much more difficult than it appears. And what is good this year is not good next year. Furthermore, what suits one fails to satisfy another. Viewpoints, special interests, hobbies, timeliness, needs, and wants all enter into mental menus.

All of which leads us to conclude that the problem of what constitutes a good program is a complex one, and that it is useless to attempt to please all, but that should not discourage us from attempting to benefit the many.

It would be an excellent thing as soon as a meeting is decided upon and the executive committee announced, for all who are interested to write the committee, or head officers and suggest the things they would like discussed, and either offering to present the subject or name some person of ability to present the topic.

Sometimes such suggestions fall by the wayside but not as a rule. Why not now, then, good reader, render a real service by writing the President or Chairman of the executive committee of the Association you are most interested in, suggest and request the things nearest your professional heart.

If it's methods you want, or practices, or results, or demonstrations, or contests, or experiments, or surveys, or what not, say so. Avoid embarrassing the officials or yourself by suggesting something which may interest or concern only a special few, or of an advertising nature. Committees nor audiences enjoy being gold-bricked. And yet that occurs about once or twice each convention. Make these exceptions still more exceptional and rare by suggesting the true, the timely, the needful, the helpful and thus crowd out the selfish and pompous.

Think out a program and submit it forthwith. Make it helpful, vitalizing, fundamental, interesting, instructive, timely, constructive.

M. A. S.

While in Milwaukee in September we had the pleasure of addressing the Milwaukee Accountants' Society upon the subject of handwriting. For a dozen years this organization has opposed vertical writing, and as a result a modern system and method is now in use in the schools.

The Society numbers some two hundred and fifty members and combines the benefits of social and professional activity in its work. We found the members big, wholehearted, appreciative, efficient men—the kind that are making Milwaukee famous for efficiency.

MENTAL MEANDERINGS

CARL C. MARSHALL
Cedar Rapids, Iowa

The Universities and Bookkeeping

A good friend of mine, who for the sake of the amenities shall be nameless, has a "crow to pluck" with the university, and he carries the plucking process,—quills, pinfeathers and all—through some two or three columns of a recent issue of a paper which he publishes. Some of his pungent, not to say acrid criticisms, are rather well taken, it seems to me, especially his objection that the universities are in some cases spoiling the teachers they are training by putting too much "highfalutin" in their heads, thereby causing them to shoot way over the mark when they take up the teacher's job.



However, I think my friend does not give due credit to the departments of accountancy, in the various universities, for the very important service they are rendering in putting bookkeeping upon an accounting basis. Bookkeeping alone is hardly more than a matter of routine, more or less mechanical, and without reason or principle. When you begin to consider the reason and purpose of bookkeeping, you get accounting. Plenty of good bookkeepers know nothing whatever of accounting. They are only fitted to perch upon an office stool and copy records, and add columns of figures. They get from \$10.00 to \$25.00 a week, according to their expertness, and it is usually all they are worth, as they are merely a part of the office furniture, like an adding machine or a mimeograph. An accountant is a very different kind of person. He knows as well as works. There is the same distinction between a bookkeeper and an accountant as between a house carpenter and an architect.

The universities are doing a good thing in turning out students of accounting, also, teachers who have been trained in the principles of accounting, as a necessary preparation for teaching bookkeeping. Men like Professor Montgomery, of Columbia, Professor Wildman, of the New York University, Professor Scoville, of the University of Illinois, and dozens of others I might name, are rendering a splendid service to the cause of com-



mercial education by offering courses in their departments which are of signal value to teachers who want to do something more for their students than to convert them into office-stool bookkeepers.

Let us have Thrift One of the best new ideas that has shown its head above the educational horizon in many moons is the present growing movement for the cultivation of thrift among children.

In the last year or two, especially, this idea has been taking a practical direction. Banks in many cities have been co-operating with teachers in getting the children to make weekly deposits of their savings. In many instances, the banks give to each child a toy "savings bank" and an agent of the bank visits the school every Friday afternoon to receive the deposits. The deposits during one term in a single eighth grade school in a western city amounted to over \$300. Most of this was in "dribbles" anywhere from 10 cents to a dollar but one twelve-year-old led the list with deposits of his own earnings amounting to over ninety dollars. In Lincoln, Nebraska, the Commercial Club in co-operation with the Superintendent of Schools has got out a little booklet with special drills in minor account-keeping, and other practical matters. This booklet is used in connection with regular class work in the schools.

In another western town a "Thrift Club" was organized among the high school freshmen by the commercial teacher. This Club had regular weekly meetings and discussed not only the matter of savings and earnings, but each member was required to keep an accurate account of his own personal receipts, earnings and expenditures. The scheme awakened interest among young working people outside of the school, many of whom asked the privilege of joining the Thrift Club.

At Ann Arbor, Michigan, the high school runs a branch bank with a regular set of books, and with students supplying the clerical force. The deposits in this school bank are turned over each day to the city banks under a mutually satisfactory arrangement. I believe it was Durand W. Springer, the present efficient Secretary of the National Educational Association, who started this idea when he was head of the Commercial Department of the Ann Arbor High School. A similar system is in operation in the High School of Commerce at Boston.

All this goes to show that the children of our public schools may easily be turned in the direction of saving instead of squandering, and of becoming money-earners rather than money-spenders. There is an opportunity in thousands of towns for a live teacher to get this idea going, and not only render a valuable service to the children, but win the support and appreciation of the business men,

who are always alive to such a movement. Of course, the commercial teacher in the high school is the logical agent for starting the idea, and business colleges also could often win public favor by the same means.

Improvidence A Habit Man is a bundle of habits. Very few of us direct our conduct as we go along. We run on the tracks of habit. We are therefore bad or good according as our habits are bad or good. The worst handicap we Americans carry is the habit of thriftlessness. Measured by what the people have and consume, this is the richest and most prosperous country in the world. We have had more rich land than we have needed; our plains and forests have abounded in game, lumber, and other natural products to be had for the taking; work has been plentiful, wages high, and living easy. Hardly one American in a hundred has ever felt the pinch of real poverty as it is felt in less favored lands. This very prosperity has fostered carelessness and confidence as to the future, ease as to the present, and above all, social and individual extravagance. We have reared several generations of happy-go-lucky people, who have seldom needed to take thought for the morrow, as to what they should eat or what they should drink or wherewithal they should be clothed. The result is that we are the most wasteful, extravagant, improvident people on the face of the earth. In these respects we are the wonder of every intelligent foreigner who observes us.

One significant evidence of this is set forth in a recent issue of *Colliers Weekly*. It appears that in Europe, just prior to the outbreak of the great war, the number of savings bank depositors for each 1000 of population ranged in the several countries from 250 to over 500, thrifty little Switzerland heading the list. Great Britain came next, and then Germany and France. In none of the dozen or more countries was the number of depositors per 1000 less than 200. In the United States the number was less than 100.

But times are changing. The country is filling up with people who come to us with hungry mouths from other shores. When the war is over, more still will come. The easiness of living is diminishing; the cost is increasing; competition for the necessities as well as the luxuries of life is increasing. Not much longer will either the workman or the salary-earner be able to have porterhouse steak for breakfast every morning, and come home in the evening to sirloin roast or chicken. In short, the American has come to the time when he must either learn to economize or else go hungry and cold. This means that we must get a new set of living habits. These like all others will have to be formed in youth. The reason that Italian and Slavic laborers can maintain themselves, and save money, and bring their relatives from across the water, while jobless Americans are tramping

or loafing on park benches, and cursing the country or their "luck," is, that these immigrants, through hard necessity, have been taught thrift in their youth, and have fixed habits of living and saving that fit in with their hard living conditions which are less hard here than those they have been used to.

The question is, how are our Americans to get these habits of thrift and providence for the future? Can the school help? Yes, if they go about it right. Will they? As the Spaniards say, "Quien Sabe."

Some Schoolroom Dont's Don't tell a student what he can find out for himself, even if you have to lose the chance of showing that you know it yourself.

Don't pretend to know what you don't know. You are sure to get caught at it, and come to grief.

Don't be sarcastic; sarcasm in a schoolroom is as killing as frost in a greenhouse.

Don't bring on chronic laryngitis by talking in the tones of a peacock. More sense and less sound—a hundred-horse whistle does not go well with a ten-horse engine. It is the little rattle-trap machines that make the noise on the road. The big cars move silently.

Don't talk to your students like a bowery tough, and expect them to rate you as a gentleman.

Don't fool away your students' time; it is costing them good money.

Don't show that your school work bores you; being bored is catching; so is enthusiasm.

HARDEST AND LARGEST

The commercial department of the Burlington, Vt., High School, aims to be the hardest in the high school, as well as the largest. Every member of the commercial faculty was studying during the summer; two attended the University of Vermont, one was at Simmons, one studied privately, and one was at Harvard. Aggressive work is planned in every department. The use of the phonograph in penmanship and typewriting give smoothness and enthusiasm.

IRVING V. COBLEIGH, Prin.

NOTICE

The second annual meeting of the South Dakota Commercial Teachers' Association will be held in Watertown, S. Dak., on Monday, November 27, 1916. The meeting will be held in the commercial rooms in the high school. Mr. J. S. Knox will be with us and a live program is assured. All teachers who can possibly do so are urged to be present.

JAY W. MILLER,
President.



The High School Commercial Program

D. WALTER MORTON, A. M., C. P. A.

Dean of School of Commerce, University of Oregon, Eugene, Ore.

PAPER NUMBER 2

THE ONE-YEAR COURSE

The one-year commercial course may be found in isolated cases. It is not a regular course, but sometimes the reason the course is put in a high school curriculum, is because some teacher, with training in some one or two of the commercial subjects, and with a special interest and enthusiasm, manages to make it known to the superintendent or principal that she can teach commercial work. Naturally such a teacher is assigned the commerce subject, or subjects, as part of her program, and in this way in these isolated cases, students are given opportunity to take work of a commercial nature. The subject taught, very largely depends upon the training of the teacher selected. If she knows stenography and typewriting, these subjects are offered. If she happens to know bookkeeping, and not stenography and typewriting, possibly bookkeeping and commercial arithmetic are offered. In other instances, commercial arithmetic, and business correspondence, spelling and penmanship are offered. There seems to be no definite plan for a one-year course.

The State Law Offering Bonuses for Commercial Work the Cause for the Course in Some Instances. The writer happens to know of schools in the state of Wisconsin, where the conditions named above did not obtain, but the purpose for putting in the course was not the training and enthusiasm of the teachers for commercial work, in which they had training, but the legislative enactment, whereby a bonus of as much as \$150 per year, was offered to schools providing commercial courses. In these instances, and the writer might name certain schools in certain towns, where the description he is about to give will fit, a small room was fitted up, with two or three typewriters, and a teacher was selected from the regular corps of teachers, to teach typewriting, and perhaps bookkeeping, not because that teacher had had any special training, but because the school board, superintendent, or principal, wished to obtain the bonus provided in the state law. In the majority of these cases it is the impression of the writer, that not stenography and typewriting are offered, because these subjects are so technical that they could hardly be taught without training, but in these schools offering the one-year commercial work in order to obtain the state bonus, the subjects usually given are spelling, penmanship, commercial arithmetic, bookkeeping and typewriting. These subjects require less technical preparation, and, often a teacher without any special training, will attempt to teach bookkeeping,

when a good key is furnished with the set used. In these instances the teacher really does little or no teaching, but, as the writer has so often discovered, much to his disappointment, sits at the desk with the key, and, as the students finish the various directions given in the set, audits and corrects their work, sending them back to wend their own way through the maze of bookkeeping principles, into which they are daily wandering, without the help of adequate instruction on the part of the teacher. Penmanship, likewise, is not well taught because of the lack of training on the part of the teacher, who merely manages, in the cant phrase, "to get away with it." Typewriting, likewise, the teacher manages to direct, and, in all of this work the instructor is a page or two, for the most part, ahead of the students, and really has never been over the work under competent instructors.

The commercial arithmetic is assigned to the algebra teacher, who has no interest whatever in it, and who does not want to teach the subject, as the writer likewise has so often discovered, while inspecting commercial teaching in the high schools of Wisconsin. Such teachers usually have no idea as to the way in which to present the subject of commercial arithmetic, and problems which could be done mentally, the student is permitted to work out, even by the use of an algebraical formula.

We would not advocate a one-year course except under the conditions first mentioned, where there are enthusiastic teachers, who have had sufficient technical training, and who are fired with an ambition to teach the work, because of what they see can be done for the students, rather than under the conditions later named, in which the teachers take the work not because they want it, but because they are compelled to take it.

The Proper Place for Spelling, Penmanship and Stenography. Before considering the subjects which should enter into the one-year high school commercial course, it might be well to make a few observations, regarding the future point at which some of the subjects, now found in the commercial course, probably may be placed in the ordinary school program. Among the subjects which the writer is convinced will no longer need to be taught, as they are now taught, in the high school commercial program, may be mentioned spelling, penmanship, and in part, stenography.

Spelling, Penmanship and Stenography a Grade Course and Not a High School Course. Undoubtedly the proper place to teach penmanship and spelling is the grades. The tendency

at the present time seems to be along this very line. While the child learns the letters of the alphabet, there is no reason why he should not learn, at the same time, spelling, and, if his spelling is to be phonetic, as it necessarily will be largely. If the new system of phonetic spelling is adopted generally, then there is no reason why, when the student learns the sound of a combination of letters, he should not learn the shorthand stroke that represents those letters at the same time. The writer knows that such a thing has been proposed for some years, and a system has been devised for teaching stenography in the kindergarten, at the same time that the child learns the alphabet, and the combinations of letters making up the various sounds. This seems not only logical but economical, for there is no reason, so far as we can see, why the saving in time should not be accomplished by this method. There also seems to the writer no reason why the kindergarten student should not be introduced into the mysteries of shorthand. There is a relation between the brain and the hand, that necessarily must be considered when one is teaching shorthand. The student may be able to visualize the stroke, and even the full word, but unless the hand receives the message from the brain, and responds to it, at the speed required to place the image of the stroke or word on the paper at the same rate of speed, the brain will far exceed in speed the manual reproduction of the visual images of the words, and the student will never become a speedy writer, until the manual dexterity is acquired, sufficient to enable both brain and hand to work at approximately the same rate of speed. There is certainly no better time to train the manual powers and abilities of the student, than in the earlier years, and, even when learning penmanship and spelling for the first time. Some of the shorthand systems recognize this fact, and provide penmanship exercises, but if the student at high school age now, must require penmanship exercises, why not start this very training at the moment he first begins to write, and, since shorthand must eventually, perhaps, conform to the system of penmanship taught, namely, the muscular system, which one of the most widely used shorthand systems claims to do, why should we delay this manual practice, and separate it from the ordinary beginning penmanship practice on the part of the child?

Stenography no more difficult to teach than music. The objection that "stenography is too difficult to be taught in the grades," might be raised in answer to the above suggestions. On the other hand, stenography is no more difficult than music, and, as far as fundamentals are concerned, both subjects probably require the same kind of mind training. The music student is taught the scale, and musical selections necessitating ability to recognize one note from another, and to distinguish it, and practice on the



piano is thought to be of advantage to any music student in the kindergarten and early grades. The musician will declare that the proper development in flexibility of muscles, and training in the reading of notes, are best for the music student, in the early years. If such facts are true regarding music, there certainly is no reason why they are not just as true, and just as vital, regarding the training of the pupil in shorthand, and, as far as the manual dexterity is concerned, even for typewriting also, which when taught under the touch method, requires the same finger ability, as does music instruction on the piano.

Vocational Guidance. There seems to be a feeling on the part of many educators, that all students should have some knowledge of the various vocations open to them as a life work. In fact in many schools, professional vocational guides are provided, whose duty it is to acquaint the children in the grades, with the possibilities of the various vocations, so that they may, at an early date, make a choice, which will be a wise one, and which will not finally terminate in what are generally called "blind alleys." If such a course is necessary for the grade child, it seems to the writer even more necessary, at least under the present conditions, when such courses are not generally provided in all of the schools of the country, that such a course be instituted for the commercial student above all others. Every one year course should at least include some study under the head of vocational guidance. There are many books on the subject, and more seem to be forthcoming from the presses of the various publishers, many of which may be used, even as reading courses for high school students in commercial work. In cases where there is not enough time for the student to take a separate course, under the direction of the teacher in vocational guidance, so-called, we see no reason why such a course could not form a part of the reading assignment in English, and when there is not time even for a reading course in English, (and the English given to one and two-year high school students should certainly not be of the cultural type necessarily,) vocational guidance subjects might form the basis of the various essays and compositions required of the student as English exercises. At all events it is certainly important that of all the students in the school, those students who are compelled to take these abbreviated commercial courses, should have an insight into the possibilities of the vocations into which they are to enter.

English in the One and Two-Year Course. Undoubtedly the English to be taught in the one and two-year high school commercial courses should not be appreciation of literature, or English literature courses so-called, but rather English composition and correspondence courses. The writer asked a class made up of commercial teachers this summer, what

form of English work they would choose, if they were entering high school and taking a commercial course, with the knowledge that they would be permitted to take just one year in school. The unanimous answer of this class of teachers was "English composition." The writer then asked the reason for this choice. He found that the feeling on the part of the commercial teachers was, that the English literature courses they really were not able to apply in actual business, but that they did find a lack of the knowledge of composition, punctuation, grammar, and ability to write so as to correctly express ideas, which they wished to convey to some one else. This confirmed the writer's opinion that the English given in these abbreviated courses should be necessarily composition and correspondence.

The One-year Course. With the above suggestions to be taken into consideration we would now propose, where there is only possible a one-year course, the following:

One-year Course

First Semester—	
English Composition	5
Bookkeeping	5
Typewriting and Office Practice ..	5
Penmanship and Spelling	5
Vocational Guidance	5
Second Semester—	
English Composition and Business Correspondence	5
Bookkeeping	5
Typewriting and Office Practice ..	5
Civics	5
Commercial Arithmetic	5

N. Y. MEETINGS

(From page 31)

tary, Amanda Langdon, Washington Irving High School. **Shorthand Section**—Chairman, H. G. Healey, Evan-der Childs High School. Secretary, Meyer E. Zinman, Bay Ridge High School. Meetings: First Saturday in October, December, March and May, High School of Commerce Building.

State Teachers Association. Commercial Section—President, W. E. Weafer, Hutchinson—Central High School, Buffalo. Secretary, Mrs. Florence M. Merville, Hutchinson—Central High School, Buffalo. Meeting: November 28-29, 1916, Buffalo.

Unless otherwise stated, the meetings will be held in the local high school building.

Commercial teachers coming into the high schools of the State for the first time and all others interested, but not at present affiliated with any of the associations, are invited to join at least one of the associations and attend the meetings scheduled for the coming year. To receive all the announcements, the names should be forwarded promptly to the secretary at the beginning of the school year.

A conference of commercial teachers will be held in Elmira on December 9th, at which time the organization of an association for that section of the State will be considered.

Planning a Civil Service Course

J. F. SHERWOOD, Ft. Wayne, Ind.
Formerly in the Department of Commerce,
Washington, D. C.

In planning a Civil Service course it is important that a teacher be selected to take charge of the classes who will take a deep interest in the success of the students. It will require a teacher who is alive to the opportunities that Civil Service preparation will open up to the students; one who will make a special effort to not only prepare to teach the different subjects successfully, but who will make an untiring effort to keep himself well posted as to any changes that may occur from time to time in the Civil Service examinations; one who will make a special study of the rules and regulations of the Federal, State, and Municipal examinations.



No special Civil Service text-books are needed for this course. It is far better to use good standard text-books on the different subjects than to attempt to use any of the so-called Civil Service Texts that are appearing on the market. I have examined all the different Civil Service texts that I have been able to obtain and have yet to find one better suited to Civil Service instruction than the usual commercial text-books. If your instruction in bookkeeping, shorthand, typewriting, penmanship, English, arithmetic, spelling, etc., is thorough enough to properly equip your students to accept and hold positions as clerks, stenographers, typists, bookkeepers, accountants, auditors, etc., with local firms, it won't be at all difficult to coach those same students to pass an examination for a similar position in the Civil Service.

In outlining a Civil Service course, I will assume that you are already able to offer at least three different courses of study as follows:

1. An English or Clerical course which includes instructions in such subjects as:

Penmanship,
Rapid Calculation,
Spelling,
Commercial Arithmetic,
Commercial Geography,
English.

2. A Bookkeeping and Accounting course which includes instruction in such subjects as:

Penmanship,
Commercial Arithmetic,
English,
Double Entry Bookkeeping,
Accounting,
Commercial Law.

3. A Stenographic course which includes instruction in such subjects as:



Shorthand (pencil or machine),
Spelling,
English,
Typewriting,
Machine Dictation,
Billing and Tabulating.

- d. Copying from rough draft.
- e. Copying and correcting manuscript.

Those technical examinations that I shall deal with here are those that require special training in Bookkeeping and Accounting, Stenography and Typewriting, and a few other commercial subjects. After the student has completed the regular course in these subjects, he is then ready for special coaching in the subjects he expects to be examined in. As in the Clerical course, the instruction must be so arranged that the student may receive instruction in just those subjects required in the particular examination for which he is preparing. This course should include instruction in the following subjects:

1. Bookkeeping.
2. Accounting.
3. Commercial Law.
4. Stenography (pencil or machine).
5. Typewriting.
 - a. Copying from plain copy.
 - b. Copying from rough draft.
 - c. Copying and spacing.
6. Arithmetic.
7. Penmanship.
8. Spelling.
9. English.
 - a. Letter writing.
 - b. Report writing.
 - c. Copying from plain copy.
 - d. Copying from rough draft.
 - e. Copying and correcting manuscript.

You will note that English plays an important part in both these courses of study.

It is assumed that the student has been thoroughly coached in regard to punctuation, capitalization, paragraphing, syntax, and style before beginning the civil service preparation. There is no subject that should receive more attention than English. It is absolutely impossible to turn out competent stenographers, typists, and clerks, and still disregard this important subject. I know that some of our private business schools are not giving proper instruction in English, yet they are trying to graduate competent stenographers and office assistants whom they expect to go out in the business world and make a great success. The sooner they realize that instruction in English is just as essential as instruction in shorthand, or bookkeeping, the better it will be for them. Is it any wonder some of our private, commercial school men are beginning to see as though in a dream "the handwriting on the wall?"

Positions Students Should be Fitted For

Students may take the clerical course as outlined above and fit themselves for such positions in the Federal civil service as: Post Office clerk, City mail carrier, and other miscellaneous clerical positions. There are also a number of similar clerical positions in the state and municipal civil service that students should and will be interested in.

Students may take the technical commercial course as outlined above and fit themselves for such positions in the different branches of the civil service as: stenographers, typist, stenotypist, stenographic clerk, bookkeeper, accountant auditor, income-tax collector and inspector, bank examiner and many other similar positions requiring training in one or more of the technical subjects included in this course.

Subjects Peculiar to Civil Service Examinations

In looking over this outline of courses it will be noted that in it are included a few subjects that are peculiar to civil service examinations. These "peculiar" subjects are properly treated here under the head of English and typewriting. In the clerical course English is sub-divided into five parts: Letter writing, report writing, copying from plain copy, copying from rough draft, and copying and correcting manuscript.

Not all of these subjects are included in any one examination; for instance in the examination for railway mail clerks, only two—letter writing and copying from plain copy—are included, but in the examination for Bookkeeping the subjects, report writing and copying and correcting manuscript are included.

In all clerical examinations one or more of these subjects will be included. They are intended to test the applicant's general training and ability as well as their special fitness for the position in view.

It is also to be noted that the subject typewriting is sub-divided into three parts—Copying from Plain Copy, Copying from Rough Draft, and Copying and Spacing. All three subjects are usually included in all examination which involves typewriting. Speed is also taken into consideration in rating these three subjects, as will be explained in my next article, which will take up each of these subjects in detail and explain what training is necessary to pass a civil service examination. Adhering to the following points will aid in making the department a success:

1. Do not encourage students to try any Civil Service examination until he is properly fitted and the teacher thinks he can successfully pass the examination. To let the students try the examination before they are properly coached will only discourage them. Then, too, should he pass the examination with a low grade he cannot take the same examination again until approximately one year later.

2. Do not allow students to prepare for an examination for which he is not physically able to pass the rigid medical examination required by the commission. It is not necessary that the student be examined by a doctor before beginning this course. The "Manual" issued by the commission will inform the student what physical disabilities will bar him from taking the examination.

(Concluded on page 31)

When a student who is interested in Civil Service preparation enters your school, have him decide which of the above courses he desires to take. Explain to him that it will be necessary for him to complete one of the three courses before he can hope to pass a Civil Service examination for any classified Civil Service position. The course he should select will depend upon what examination he desires to take, and upon his previous training. In most cases a careful explanation of the different positions in the Civil Service for which he may qualify should be given so as to enable him to decide what position he prefers. In some instances he will have a particular examination in view when he comes to you, but not often. Should he decide upon the English or Clerical course, he should be placed in that department as any other student taking the same course would be. While taking this course he will receive no special Civil Service instruction. The same plan should be carried out with students who desire to take either the Bookkeeping or Stenographic course. There may be some exceptions to this plan. Occasionally you will receive students who are already graduates of commercial schools, or high schools, and who have the necessary preparation but who desire to be coached for some particular Civil Service examination. In the latter case they should be allowed to enter the Civil Service department at once and begin receiving special instruction and coaching for the examination in view. When any student has satisfactorily completed one of the regular courses, he is then ready to enter the Civil Service department and be specially instructed and coached for the particular Civil Service examination he desires.

Outline of a Civil Service Course

1. Clerical examinations require ability to pass tests in common subjects only. It is very necessary, therefore, that the course be so planned that the student may enter the classes and receive instruction in the common subjects which are to be included in the examination for which he wishes to prepare. The best way to meet this demand is to plan a special clerical course covering all the common subjects and allow the student to study only those subjects needed in his particular case.

This clerical course should include instruction in the following subjects:

1. Penmanship.
2. Spelling.
3. Arithmetic.
4. Geography.
5. Civil Government of the U. S.
6. English.
 - a. Letter writing.
 - b. Report writing.
 - c. Copying from plain copy.



MATHEMATICS

O. S. SMITH

High School of Commerce, Detroit, Mich.

WE ARE IMPROVING Article Three

It has been said that comparisons are odious. This is probably true in many cases and not true in many other cases. It depends largely upon the manner of the comparison and the spirit with which it has been made.



However, the comparisons that are made in this article are made only with the keenest sense of respect for those who paved the way and made our present-day tasks more pleasant, yet they will show, I believe, that we have made progress.

Multiplication

(a) Smiley's Federal Calculator (1838) says: "Multiplication is a short method of performing addition, when the same quantity is required to be added a given number of times."

(b) Commercial Arithmetic (1883) says: "Multiplication is the operation of taking one number as many times as there are units in another."

(c) Business Arithmetic (1915) says nothing.

Speaking for myself I prefer the last, and next to that the first definition with the second one coming last. It seems that the time spent on learning to repeat the definition and then finding out what it means could be more profitably spent on drilling the class for rapid, accurate work.

Denominate Numbers

Same three books, in the same order as above:

The book of 1838 gives 36 pages out of a total of 180 pages in the book. Most of the problems are as follows: "Bring 48 yards to feet." "Bring 12 bushels to pints." "Reduce 15 dols. 15 cents, to cents." "How many bushels are there in 1357 pints?", etc. There is not a single problem in the chapter that gives any reason why a person would want to know how many pints there are in 12 bushels; nor does it show where, when, or under what circumstances it might become necessary to know these things.

The book of 1883 gives 48 pages out of a total of 345 pages in the book. However, it must be understood that among the 48 pages, 10 are devoted to the metric system, thus leaving 38 pages to cover the same subject matter that the first book covered. About 80% of the problems is a duplicate of those above, while the remainder is of a rather practical type, although there is nothing about the problems to show where they might arise or under what circumstances they would be applied. This type of problem is represented

by the following: "How many powders, each containing 5 grains, can be made from 1 pound Apothecaries (Troy) of quinine?"

This type of problem is good but could be improved by classifying it as a druggist's problem or by stating it as a druggist's problem. There might be some one in the class interested in the drug business that could see no reason why he should study all this "stuff" when it would do him no good, yet by seeing that this was just such a problem as he would have to meet, it might cause him to become interested. Why not make the work interesting and "human" even if some supposed pedagogical stumbling blocks have to be kicked out of the way?

The book of 1915 gives 10 pages out of a total of 450 pages in the book. However, this book devotes 30 pages to a treatment of "practical measurements," which is merely an application of the principles set forth in the first two books under the heading of "Denominate Numbers." Or, in other words, the first two books were strong on theory but rather weak in showing how that theory was to be applied, or when, or where. The book of 1915 could be strengthened in many places by improving on the problems. Thus one problem reads "Find the area of this triangle: base, 8 in.; height, 11 in." It seems to me this problem could be improved by showing, under a heading or by re-wording it, where such a question would arise. Many a boy or girl would see the problem in a different light if he or she could only know there really was such a question in practical affairs.

Loss and Gain

The book of 1838 says, "Loss and Gain is made use of to find the loss or gain sustained by buying or selling any commodity." This subject covers three and one-half pages of this book and has a total of 20 problems to illustrate it. However, the problems cover both questions of percentage and other questions of profit and loss.

The book of 1883 says, "Profit and Loss treats of the gains and losses which arise in business transactions." This treatise dismisses the subject without further remarks except two or three lines, and devotes the remainder of the three pages to 41 problems. However, this book treats the subject of "Profit and Loss" as a sub-heading of percentage, and as a result the student must be left with the idea that loss and gain involves only questions of percentage.

The book of 1915 says nothing about what it is, which is not, by any means, a bad idea. This book devotes 8 pages to the subject and gives considerable explanatory matter together with 114 problems to illustrate the various applications of the principles. So far as this much is concerned it is a very strong presentation of the subject, yet I fear it may leave the student with the idea that, somehow, profit and loss is essentially a percentage question.

It was not, at the outset, nor is it now, my intention to find fault with any book but merely to point out that we are making progress and, very humbly, to offer a few suggestions that might lead to greater efficiency in teaching this wonderful subject.

In any way that the comparison may be made it seems that only one conclusion can be drawn, and that is in favor of the newer book. However this does not mean that the newer book is perfect or that it could not be strengthened at numerous places.

It seems that the greatest service a book can perform is to so classify the subjects and arrange the problems that the dull student in the school can see the exact application of the problems and subjects to the daily affairs of life.

One weakness was pointed out above. Why should a student necessarily link a subject like profit and loss with percentage? Profit and loss is a far wider subject than percentage, so why treat it as a part of percentage? We all know of hundreds of problems that are difficult questions of profit and loss, and not a question of percentage ever enters into them. The same thing may be said of the other subjects mentioned above and many others that there is not space to discuss in these articles. It seems to me purely a curiosity to reduce a mile to inches. But someone says "I want to be sure that they know the tables and also know how to reduce from higher to lower denominations." My reply is, "Very well, then let the teacher frame a problem that will show why such a question would arise." If this is done I feel sure that a very large majority of the class would immediately become interested and would solve the problem. As a parting shot let me ask, "How many teachers or business men can repeat from memory all the tables in denominate numbers?" Then why should the student?

THE KEY TO SUCCESS

Under the above caption, D. C. Rugg, proprietor of the Minneapolis, Minn., Business College, has written and published one of the finest brochures, in substance and form, we have ever received. It is a little volume in white with gilt and blue title, comprising 116 pages, printed on heavy rough paper in large type. It looks like a gift book, which it is, worth fifty cents in a book store.

It deals with the underlying principles of success objectified in the lives of some of his former pupils whom he met during a sojourn in California last year. Mr. Rugg, in this delightful combination of success secrets and love, has created one of the most subtle and refined pieces of advertising we have ever enjoyed. The last word expresses it exactly.

From this time on we shall think of Mr. Rugg as something more than a business school proprietor—a man of instincts not merely commercial.

Side Lights On COMMERCIAL LAW

P. B. S. PETERS

Manual Training High School
Kansas City, Mo.

LEGAL LANGUAGE

The Norman conquest of England in 1066 under William the Conqueror introduced into that country among other important innovations a centralized administration of judicial affairs. During that long period in the legal history of England all the proceedings in courts of justice were in the



French language, as used by the Normans. Hence, the legal terms we now use are a memento of that period of the world's history when the English and the Normans were amalgamating into one people. So indelibly did the Normans leave their imprint at that time that it may be safely said that all of our words that have a definite legal meaning are in a sense French words.

It is interesting to note that French as a language is Latin "with the ends bitten off"—changed by being spoken peculiarly and heard imperfectly. Words coming through French have been worn down by careless pronunciation of many generations—by the desire for ease in pronouncing words which characterize all languages and have eventually been compelled to take that form which was least difficult to pronounce.

A man of letters may, if called upon to show his skill, express his ideas to a more or less limited extent by the use of genuinely English words, but the lawyer who would attempt to give expression to matters pertaining to his profession in such a manner would find himself unable to do so. It is true we have some legal terms that have come down to us from an earlier period than the Conquest, but they are uncommonly few. Among the most common of these words we find contract, covenant, agreement, crime, court, conviction, burglary, debt, assault, master, servant, partner, tort, trespass, arson, robbery, larceny, felony, misdemeanor, purchase, devise, easement, guardian, justice, judge, attorney, plaintiff, defendant, suit, evidence, pardon, and so on through a long list.

A Lawyer's Tools

The tools of the judge and the lawyer are words. In law words are presumed to have but one meaning, and he would use them should know exactly what they mean if he would escape litigation with its attending ills. Through long continued use in law words have acquired an exact and precise meaning. Many words and phrases have been judicially defined and this gives them a precision which

no other formulation could give. Above all things it should ever be remembered that it is the spirit of the law to be exact.

Among laxmen prolixity and tautology in the language used in legal documents are the common butt of jest and ridicule. This apparent fault is due to two causes. The first is the result of ignorance on the part of the offender and the second of custom. And there is no bondage more binding than that of custom, whether it be in the use of words or style of clothing. Any serious attempt to purge the law of its many medieval barnacles would be about as successful as to modernize its language or reform its spelling.

Some Illustrations

A tactless writer once upon a time expressed himself in a manner something like the following: "If I should make a present of an orange the one to whom it was given would likely say 'Thank you.' But if the making of this gift should be instructed to a lawyer he would insist upon putting it in writing, expressing it in a form something after this style: 'I hereby give, grant, remise, release, convey, and confirm unto the party of the second, his heirs and assigns forever, all my right, title, interest, and claim to and in said fruit, together with its rind, skin, pulp, pits or pips, juice and flavor, with full power to own, keep, bite, squeeze, or suck or otherwise eat or use the same; or give it away with or without the rind, skin, pulp, pits, or pips, or in any other deed or deeds or instruments in writing, or otherwise, of any nature or kind whatsoever, any statute to the contrary notwithstanding.'" Time being the essence hereof."

Contrast with the foregoing this extract from the regular form of a deed in use in a northern state, (name furnished on application). " * * receipt whereof is hereby confessed and acknowledged, have given, granted, bargained, sold, remise, released, aligned, conveyed, and confirmed, and by these presents do give, grant, bargain, sell, remise, release, align, convey, and confirm unto the said party of the second part, his heirs and assigns forever, the following described real estate * * together with all and singular, the hereditaments and appurtenances thereto belonging, or in anywise appertaining; and all the estate, right, title, interest, claim, or demand whatsoever of the said parties of the second part, either in law or in equity, either in possession or expectancy of, in and to the above bargained premises, and their hereditaments and appurtenances. And the grantors for themselves and their heirs, executors, and administrators, do covenant, grant, bargain, and agree to and with the party of the second part, his heirs, and assigns, that at the time of the ensailing, and delivery of these presents they are well seized of the premises above described, as of good, sure, perfect, absolute, and indefeasible estate of inheritance in law, in fee sim-

ple, and that the same are free and clear from all incumbrances whatsoever, and that the above bargained premises in the quiet and peaceable possession of the said party of the second part, his heirs and assigns, against all and every person or persons lawfully claiming the whole or any part thereof will forever warrant and defend."

Introduction of English Words

Reverting again to the time when the Normans were in power, it became necessary in legal documents to use Saxon synonymy with the Norman-French so that the two races of people could make their meanings clear to each other. And this was so not only in law language but in their social and business intercourse one with the other. This explains the use of humble and lowly; acknowledge and confess; assemble and meet together, and many other couplets of a similar character. The English was for the English and the Norman-French for the French. This accounts for the use among lawyers of aid and abet; will and testament; use and wont. It also explains why in an indictment for murder where a man is "unlawfully killed with a club" the indictment, in order that it not be "faulty" and the criminal go free, must say that the murdered man was "unlawfully, feloniously, illegally, intentionally, and diabolically killed, slain, done to death, murdered, slaughtered, and beaten until he was dead, with a blunt instrument, club, stick, bludgeon, billy, cane, staff, stave, or cudgel."

Job, when perplexed by his tormentors, cried out: "Who is this that wrappeth up sentences in unskillful words?"

THE NEW GREGG WRITER

Our progressive shorthand contemporary, THE GREGG WRITER begins its nineteenth year with a circulation of 60,000, the largest circulation ever attained by a shorthand magazine.

This popularity has been won by painstaking devotion to the interests of the stenographer, and of shorthand. Every number contains an abundance of material that is of immediate practical value to the teacher or writer of shorthand, as well as to commercial teachers generally. It is instructive, interesting and inspirational.

Professor Lewis J. Royer has been re-elected Principal of the College of Commerce, Ohio Northern University, Ada, O., at an increased salary. The Northern is one of the most efficient and best equipped Schools of Commerce in the state. Twelve teachers compose its faculty, and all equipment is new, even the building in which it is located is new and fire proof throughout. It has outdone itself in equipment since it recovered from the disastrous fire of a couple of years ago.



Commercial Preparation Through Corporation Schools

LEE GALLOWAY, Ph. D.

Secretary of the National Association of Corporation Schools
Director of Educational Courses of National Commercial Gas Association
Member of General Board of Department Store Education Association

III. Business Policies

The purpose of teaching business policies which usually include the history of the factory or store and so on, is to arouse interest in the merchandise and enthusiasm for the concern. No matter whether the salesperson be a book agent who travels from place to place, one who sells pianos, automobiles, or power engines, or simply one who stands behind the counter to sell writing paper and calling cards, each one of these constitutes the great connecting link at all times between the store or factory and the buying public, and the demeanor of each one of these means to the customer the character of the firm represented. If the salespeople are competent, courteous and obliging, the store or factory assumes these characteristics. Incompetence, discourtesy and lack of co-operation are a menace to the prosperity of a business, and no modern concern that wishes to be successful neglects the teaching of the policy of proper standards in regard to the treatment of customers. One way of instilling a desire on the part of the salespeople to qualify in this way is to get them interested in the store or whatever business it may be in an inspirational way. This is usually done by the manager or some other officer who is well qualified to this.

The policy of the United Cigar Stores Company with their thousand stores which is taught in its various store schools may be summed up as follows:

"Our first consideration is for the consumer; for on his continuing good will depends our existence.

"Our next consideration is for our employees; for we are dependent on them for keeping the consumer's good will.

"We keep driving home to our salespeople: 'Look after the consumer first, last and all the time. Do this faithfully, make his interest your first interest and the company's interest will take care of itself.'

"Every customer who enters our stores is doing us a very great favor and we must give him the best service to make sure he will come again."

The New York Edison Company teaches business policy to its employees under the name of "Policies and Organization of the New York Edison Company." Twenty-six lectures covering a period of seven months are given by the heads of the various departments. Written examinations follow and certificates with gradings are issued. Some of the topics are as follows:

The Commercial Man's Need for the Rules Governing Electric Installations.

Organization and Scope of the Contract and Inspection Department.

The Relation of the Auditor to Contracts and Credits.

Keeping Pace with the Public. Co-operation vs. Competition.

The Education of Employees.

The Company's Methods of Handling Complaints.

Organization and Scope of the Contract and Inspection Departments.

The Operating Department.

The Value of Full and Correct Original Information.

The Relation of the District Office to the General Office and the Public.

Commercial Engineering.

Advertising by Mail.

Educational Requirements in Modern Industry.

It will be noticed that organization and management are included and the course is far more complicated than that of the department stores and retail concerns, which make co-operation and courtesy the chief subject of consideration.

The Larkin Company teaches business policy in its office manuals here and there as follows:

"Your slogan today, tomorrow and at all times should be:

"Service to the Customer

Loyalty to Larkin Company.

"No matter how irritable the customer may be or in what a disagreeable manner she may express herself, do not allow it to affect the tone of your letter in the least degree. Maintain a high standard of dignity at all times.

"The customer is always right until it has been proved conclusively that she is wrong, and then you must use the greatest diplomacy in presenting the facts to her. You must not contradict, criticize, or antagonize her in any respect.

"Remember that your promise to a customer is the Larkin Company's promise, and one should never be made unless you are absolutely certain that it will be fulfilled. A broken promise always hurts and it robs us of the customer's confidence.

"Remember that a busy customer does not care to wade through a lengthy explanation, the chief asset of which is flowery language. She wants plain facts and you must give them to her in as simple and courteous a manner as possible."

IV. Study of English

As the salesman is in personal touch with individuals either by word of mouth or by correspondence, it is evi-

dent that the mastery of the means of expression is one of his most important accomplishments. The requirements of clearness, accuracy and force are essential in business language, and the corporation school properly provides a place for it in its curriculum. A salesman's effectiveness is greatly enhanced if his vocabulary is large enough so that he can convey the exact shade of meaning that he intends to express to his hearer. In business dealings it is necessary that the same words mean the same things to both parties. The simplest sale is a contract and the first essential of a contract is the mutual agreement of the contracting parties. Accurate language promotes understandings and assists in creating a favorable impression at every point of contact between individuals.

Larkin and Company issue these instructions in the office manual: "Call everything by its right name. When you mean a catalogue, don't call it printed matter, or if you are writing about a chair, don't call it a rocker. * * * Your style of letter writing will be distinctly your own and no one will interfere with it, as originality is desired. However, the Larkin Company prefers the simple, easy, conversational style * * * This can be acquired by carrying on an imaginary conversation * * * All meaningless and time worn expressions used by the average business house must be eliminated from our letters. Don't use borrowed phraseology."

Correct spelling, too, is one of the essentials of salesmanship, whether it be in making out an ordinary sales slip for a retail store order, or in writing out a collection or sales letter, an order for wholesale goods or an application for a position. If addresses are misspelled, time is lost in the delivery of goods and a great deal of ill feeling results. No business house can afford to have its representatives careless in the matter of spelling.

English is taught in the corporation schools by different methods. It may consist simply of a few lectures or occasional short, concrete talks on common errors in speech, or it may take the form of a course on "Effective Speaking and Correspondence" as illustrated by the New York Edison Company. Some houses issue a brief manual to their sales people telling them what and what not to say in dealing with customers.

V. The Study of Advertising

Very few corporations have thus far established courses or methods of teaching advertising proper. But as advertising is so closely allied to selling, it will undoubtedly receive a place in corporation schools before very long, especially in the selling schools, inasmuch as co-operation between the selling and advertising departments is absolutely essential.

VI. The Study of Market Distribution

The study of market distribution is equally as important as the study of

(Continued on page 31)



ACCOUNTANCY

WINFIELD WRIGHT, LL. B., C. P. A.
Philadelphia, Pa.

DIRECT LABOR THE BASIS

Now, we have two items of Cost from which to choose our basis.—



Direct Labor and Material. Shall General Expense be based upon the cost of Direct Labor or upon the cost of Material? It is now generally known that there are but few manufacturers who use the Material Cost as the basis of

Costing calculations. On the other hand, an immense majority of the leading companies employ the cost of Direct Labor as the only acceptable basis of all Costing computations. Below are some of their reasons for choosing the latter of the two great factors of all production:

1. The number of foremen, subforemen, supervisors, shop clerks, tool keepers, grinders, helpers, etc., is closely related to and almost absolutely dependent upon the number of men employed, directly upon the product,—those who perform the Direct Labor. With perfect propriety, the same can be said of the cost of upkeep and maintenance of tools, machines and buildings, and, also, of the figure paid for lighting, power, etc., etc. Now, if we reduce the number of direct laborers, all the items mention and all others of a kindred nature can be cut at once. Why? Because less supervision will now be needed; fewer indirect workers, helpers, etc., will be kept busy; and the wear and tear,—depreciation,—in the instance of tools, machinery and buildings, will be reduced in a corresponding measure.

Now increasing, or decreasing, the cost of Material would not cause the Factory Expense to fluctuate one iota. Factory Expense is, however, directly contingent on the figure paid for Direct Labor.

2. That the cost of Material is not a reliable basis for calculating Overhead Expense, can be quite clearly and satisfactorily demonstrated with the aid of the following: Example—If the cost of an article is, say Labor \$25.00, Material \$50.00, with the Overhead Expense figured at 50% on the Material Cost, taken as a basis, it is seen that the Factory Cost will show up as follows:

Labor \$25, Material \$50, Overhead Factory Expense \$25—Factory Cost \$100.

Now let us take the self-same proposition, with the single exception of Material, which we will let cost \$60.00 this time, instead of \$50.00, causing in this way a clearly evident increase in the Factory Cost of \$10.00. This new proposition, however, shows up as follows:

Labor \$25, Material \$60, Factory Overhead Expense \$30—Factory Cost \$115.

But is there not some discrepancy here? The Factory Cost in the first case was \$100.00. Should it not be \$110.00 in the second instance, as the only real change is made by advancing the cost of Material to the extent of \$10.00? The Factory Overhead Expense based on the cost of Material must then be wrong. As we have eliminated Material, must not Direct Labor, then, be the only true basis? Factory Overhead Expense must be, therefore, wholly contingent on the Direct Labor Cost and must be figured thereon. "The percentage on wages method of apportioning (distributing) Factory Expense (all expense for that matter) is probably the most generally used. Expense does not naturally connect itself with individual jobs or individual units of product. It gathers like on general cloud over the whole business, but not in distinct wreaths around each transaction." Going, Engineering Magazine.

Although very little discussed until a few years ago, the distribution of Expense among separate jobs and operations is now a subject of high importance in general factory accounting. This is especially the case when Costing is considered, for here it is of paramount importance. To distribute Expense equitably in the instance of Costing, several schemes have been tried and sooner or later rejected, each depending directly for its length of employment upon its proportion of inherent merit.

"It will be apparent from the view we have had so far that no absolute, mathematically correct and invariably true distribution of Expense can be made. We must accept some reasonably fair distribution that will serve within allowable limits of error under ordinary fluctuations in business, and we must give separate and careful consideration to extraordinary conditions that may make our methods and figures temporarily, at least, inaccurate." C. B. Going, Editor Engineering Magazine.

In our endeavor to settle upon a method, which will most equitably distribute into Production the Operating Expense of a factory,—one, which, without too much figuring and laborious detail, will prove satisfactory from the manager's viewpoint,—we will take for discussion three of the most popular schemes.

The Laborer-Hour Rate Method

The objective point here is to distribute Factory Expense over the jobs being turned out, according to the number of hours spent on the work at an hourly rate. This rate is rather laboriously figured by dividing the total figure of Expense for any period, say six months, by the total number of hours spent on Production during the same time. The result gives us the Laborer Hour Rate.

Example: The aggregate outlay for six months in respect of Expense of all kinds is \$25,000. The total number of hours spent on Production, or on

work directly productive of Finished Goods (Direct Labor) is 50,000. What is the rate? Dividing \$25,000 by 50,000, gives us 50c per hour, the Laborer-Hour Rate. Illustration:

Material Cost	\$ 60.00
Expense, say 150 hours at 50c	75.00

Manufacturing Cost \$135.00

We now see that a skilled mechanic carries no more Expense than an apprentice boy, for the job would cost the company, according to the cost clerk's figures, as much when cheap labor is used as when skilled labor is employed. This is manifestly an unfair method, for the time spent on the job is here the only measure of Expense. It takes no notice of the cost of running the machinery. All jobs taking two hours are burdened the same, whether the two hours' time is on a valve-seat grinder or on the largest engine bed planer in the shop.

This method calls for recording accurately the number of hours worked. This thrusts extra labor upon the clerical force when setting up the Pay Roll,—their work, in fact, being doubled, as they have to figure the total hours in addition to the total sum to be paid for services, which, of course, means otherwise unnecessary clerks.

The Machine-Hour Rate Method

This scheme was designed for those shops whose outputs are almost entirely the direct—immediate—result of machine or tool operation. Each machine has its own rate. The number of hours the machine is in operation on the job times the previously ascertained rate determines the expense. To find the machine rate we must consider the probable life of the machine, its original cost, along with its shafting, belting, tools, cost of installation, power to operate at an estimated rate per horse power, ordinary repairs, interest at, say, 5% in the investment, insurance and taxes, and value of the floor space occupied by the machine. The total figure, divided by the number of hours the machine will probably operate during its working life, gives its rate. You see then that the rate, the key to the situation, is only estimated—guessed at. It is the general opinion among accountants that this scheme is deficient. Theoretically it is correct. However, as that element—guesswork—enters too largely, it is now said to be very rarely used by that very class of factories and machine shops for which it was designed and intended to benefit. Here are some of the principal objections:

(1) Machine rates are of no value whatever for estimating the cost of bench work, and of assembling parts to form the completed thing. These should certainly bear their pro rata share of the Overhead Expense burden. As a second scheme for Overhead Expense Distribution must be used, the clerical work is made more complicated and difficult both in the shop and in the office. Two different

(Continued on page 29)



Making the Letter Head Make Money

LOUIS VICTOR EYTINGE

For a long time Mr. Eytinge's articles in various business and technical magazines have been considered the most authoritative ever written on the important subject of business correspondence. This present article is one of the best that has ever come from his pen.—Editor.

"The letterhead is the most neglected tool in the advertising man's kit,



when it should be one of the most serviceable. Too often it is an hodge-podge of inharmonious typography or a smeary spread of factory picture or futurist color design, taking up more than half the area of the

sheet. The letter's heading, the stationery, can be made one of the strongest supports of the campaign. It can be made simple and dignified, or vividly virile, strong in selling value or heartily human—it can even indulge in a serio-comic smile at times. As much daring and originality, as much plain nobility, as much force and effectiveness, as much character can and should be in the letterhead as in the display copy. Pennies spent in improving the stationery pay dollars in profits. Personally, I refuse to accept commissions for letter campaigns unless my clients give me absolute freedom to design the stationery to be used. The sooner all advertising men take a similar stand, the sooner will we advance our letter efficiency."

That is what I wrote two years ago—a part of my paper read at the Toronto Convention of the Associated Advertising Clubs of the World—and while conditions have bettered, much may still be done.

There is no need to rehash a lot of stuff about your stationery being your salesmen—we all know that. I want to try to be of some real service by showing you what others have done with their letterheads and why I do NOT advocate cataclysmic changes in one's stationery, for I believe in a standard design for standard correspondence, with occasional changes to relieve the monotony. Woman's wit can teach us a lesson in the handling of advertising letters, follow-up and the like, for she dresses with variety because the changes make her more attractive, more alluring, more certain of "landing her prospect"—the winning of a mate. And she dresses according to program and purpose, never wearing a décolleté gown riding after bounds. It is in our sales letters, our advertising letters, that we need stationery showing variety, and particularly harmony with the copy, product and purpose of the letter.

A Buffalo man is the representative for an engineering firm making appli-

cances that save fuel and labor costs in the power plant and boiler-room. One of his letterheads carries two classic nude figures—Power rests his hand on a throttle, while Labor seated on an anvil, holds the handle of a heavy sledge. The bowed backs of the figures support a shield giving the business name and address. Another letter went out on grey Dutchess stock, soft to the feel and deckled-edge. It was imprinted in red and black and at the top, instead of the average business legend, was a bold, poster-style drawing of a number of factories, just at dusk—their windows aglow against the dark of buildings, with chimneys belching volumes of black smoke, tinged here and there by the crater-flames from cupolas. Down at the lower right corner was a money bag and the agent's name and address. Without looking at the copy you would have felt that the first letter was about power and labor saving devices—that the other was written to sell soot-blowers that would save you coal costs. And that was exactly the case—also these letters helped to sell \$25,000 worth of appliances, to a list of 1100 names, which contained 50% of error made by the compiler! Going SOME, eh?

A manufacturer of baby carriages secured a splendid letter to go to happy mothers of new-born infants. It was a letter full of sentiment, even when talking business. He felt that his standard stationery, showing a picture of his factory and one of his models, was entirely inappropriate, so he paid \$100 for a drawing to be used on new stock. Then a test was made of 4,000 names. Half of these received the letter, properly processed, on the regular stationery with returns of 13%—the other half received the same letter processed on the new paper and the returns were 168, or practically 8½%. What made all this difference? Simply this: the new paper was a plate finish of, sepia tint, and imprinted all over its surface, in undertones, were dozens of laughing babies, naked and happy, while in the last inch at the bottom, were other babies riding radiantly, in go-carts made by this manufacturer. His only extra expense was for drawing and plates—an insignificant item when returns are considered and the fact that this maker sends out over a quarter-million mailing pieces annually.

Do you ever get letters signed by Mark Burlingame, the advertising manager of the National Sportsman Magazine? If not—write him and make him send you some of the letterheads he uses. His letters are always worth reading and studying and I used to cuss heartily because they came in on the same old chestnut of a letterhead. It showed an old-time muzzle-loader of a rifle, hung above the mantle, and the drawing and the cut were as ancient as the rifle. His letters were worthy of much better setting and finally he succeeded in getting authority for something more appropriate. Today, I know of business offices where the mail-clerk has

instructions that every National Sportsman letter be brought direct and unopened to "The Boss" who wants this pleasure himself. One day you'll open a Burlingame letter to see Billy Sunday stridently gesticulating and the copy is Sundayesque in style—the next one may show Kaiser Billy's militaristic head and the copy will have as militaristic and warlike a tone as the Kaiser's moustachios. Three other pieces, which form his standards, are perhaps as appropriate and attractive as anything in the country. All are on bond paper, printed by the off-set process and bring out the colors beautifully. One shows a hunter, out in the fields of golden stubble, clad in hunting togs, dogs on the point, double-barreled gun ready to raise and fire at the first sign of bird—the deep purple of the horizon, the rich russets of the woods, the alert pose of man and dogs—all these bring to the reader the lure of the open. Another is a fishing scene, the single figure at the upper left whipping the boulder-strewn stream—the bent rod, the rusted rock, the foam flecks, all have their appeal and win a FAVORABLE introduction for the letter itself. The third shows a sportsman paddling upstream toward camp, the Indian guide in the bow copper hued and inscrutable of face, methodically dipping the paddle. These pictures—the mental pictures they conjure up, appeal to all the MAN in you, and I've yet to hear of the business chap who does not welcome National Sportsman letters. If you want to know the difference between the results gained by his letters on old style stationery and the new, ask Burlingame—but—don't you think it would be a foolish question? Well then, go thou and do likewise.

"Oh yes," you say, "that's all right for any magazine, but my business is different." Pour l'amour, Michael, let us banish that everlasting whine of "my business is different."

Selling is the same the world over and human nature responds BETTER when the reason of the MIND is supported by the appeal to the EYE also.

(To be continued)

"Tom Moore" is the terse title of a little booklet by Nina P. Hudson, issued by the Hunsinger Business School, Hartford, Conn., being a very catchy story of a boy who won success by preparing for it—in Hunsinger's, of course.

Union Business College, Fairmount, W. Va., issued a bright red covered catalogue well calculated to create a favorable but fair impression of the school.

"The Stenotypist," Indianapolis, Ind., subscription \$1.00 a year, reaches our office regularly and is well filled with instruction, information and inspiration. It is well printed, entertainingly edited, and attractively illustrated.



Chinese Bookkeeping

RAY OVID HALL, M. A.

Principal of the Pekio School of Commerce,
Pekin, China

Bookkeeping, like any other art, reflects the institutions, and ideas of a country. Accordingly, the study of the bookkeeping methods of a people yields results of general and sociological interest as well as of technical value to accountancy. The ruling of account books, for instance, varies with the writing, the arithmetic, and the money systems of different peoples. Haskins ("Business Education and Accountancy") has shown how different was the ruling of the early Italian books with their cumbersome Roman numerals from that of modern books with their Arabic numerals. The ruling of books is only one of several details that show similar variations.

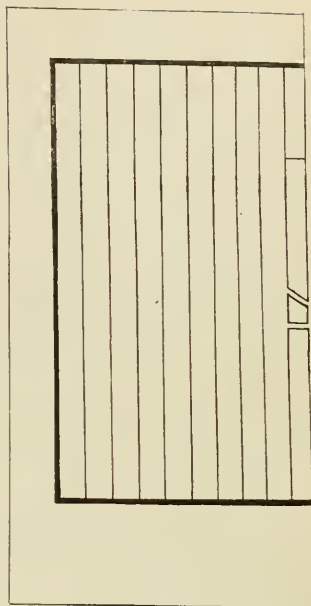
Having observed the peculiarities of Chinese dress, street traffic, writing, door knobs, and what not, the foreigner in China comes to look for inverse and topsyturviness in all things Chinese. He concludes, more or less shrewdly, that the dominant theme in Chinese psychology is, to coin a pun phrase, *wrong-end-tuitiveness*. So in approaching the study of the bookkeeping methods originated by the natives, he naturally expects to find what,

from the Western point of view, is a complete turnabout of things. In this, he will not be wholly disappointed.

Naturally the turnabout in things is perfect in the Chinese books of account, as in their other books, in that the pages are ordinarily filled up from the back to the front and from the right to the left. Further, the lines of writing are vertical, the finished appearance being described by Dr. Arthur H. Smith ("Village Life in China") as resembling that of "two lines of washing hung out to dry." Again, the name of the account is appended to the upper, right hand corner of the account, as if by after thought. But, while in the ruling of the Chinese account the two "sides" are not completely reversed, throwing the debits to the right and the credits to the left, the expected reversal was at least begun. It was arrested just half way around; so that the debits of the account occupy the upper half of the page and the credits the lower half. Another millenium or so of undisturbed development might have seen the turnabout complete.

Below is a half-sized ledger page illustrating the most common ruling of a Chinese account. The binding of this page is at the left.

Along with the dissimilarity of the Chinese account in form goes a surprising similarity in principle. Entries upon the upper or debit side of

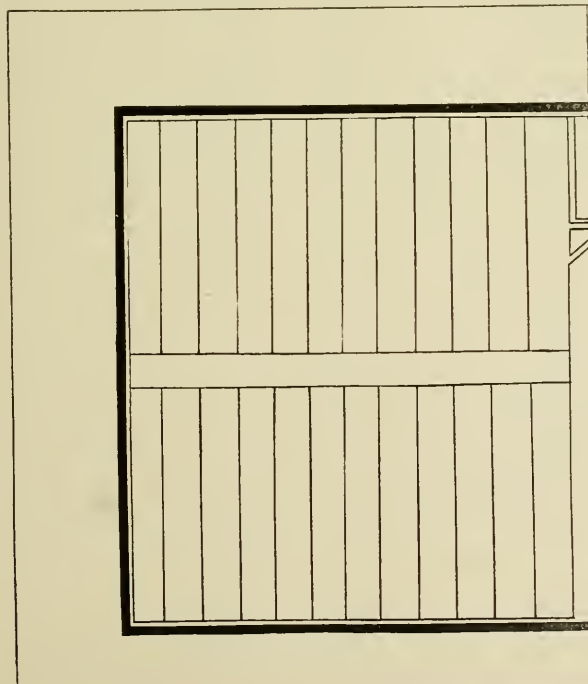


the account record things coming into the business or costing value; entries upon the lower or credit side of the account record things leaving the business or producing value. This principle applies to real and nominal accounts, like Expense and Cash, as well as to personal accounts. It is as if the present rather ragged single entry system in universal use were the remnants of a golden age in Chinese accounting when double entry was the rule. At any rate, to change the present single entry system to double entry requires no preliminary tearing up of the fundamental things in it. The change requires only the inclusion of a few additional accounts constructed according to a rule already in vogue. In time the Chinese probably would have evolved the double entry system in practically the same way that the Italians did.

To Westerners, who are accustomed to a few books of widely various rulings, the number and uniformity of the books of a Chinese system are surprising. All books, whether of original or of permanent entry, are made similar to the ledger form illustrated above or according to the form above.

This form is used only for auxiliary books, — miscellaneous note books which are not posted and which do not receive postings,—or for certain "books of a single account") explained (later) of which all or nearly all the items are on one "side" of the account. The Furniture Account book is an example of the latter class.

In his "Village Life in China," Dr. Smith mentions that the village butcher





er kept fourteen different books. The Western trained accountant stands incredulous; he can conceive of no such profusion. Nevertheless it must be said that this village butcher is evidently only a village butcher with no special love for booklore. Most shops in Peking keep from ten to twenty books. The Bank of China, though generally modernized in its accounting methods, must be the pride of the land; it uses one hundred eighty books. A certain pawnshop keeper in Peking collected his statistics in twenty-two different books. His contempt for the comparatively simple systems of bookkeeping taught his nephew at the Y. M. C. A. School of Commerce and Finance was at first unbounded. The nephew eventually succeeded in introducing a vastly more efficient system of six books. The uncle, in his heart of hearts, doubtless still sighs for the good old days when books were held in higher esteem. After all it is not Chinese but human persistency to fancy that somehow "effect must be proportionate to appliance."

The functions of the legion of books in a Chinese shop is not difficult to explain. One or more of them are what we should term blotters,—books in which to make temporary, hastily scribbled entries during the "rush" of business. Perhaps the rush never comes, but all entries are made in the blotter day book just the same. This superfluous type of book, still extant in American bookkeeping texts of three decades ago, finds warm sanction among the Chinese today. The Chinese love beautiful penmanship; and they are inveterate putterers. They are in fact guilty of some pure cases of **blotter ledgers**, a not uncommon method in Peking is to post daily from the books of original entry to a blotter main ledger and to transfer the postings every five days to a permanent main ledger.

But most of the books of a Chinese system arise from the practice of giving to each account, except personal accounts, a separate book of original entry all its own. Sometimes even a personal account, of sufficient importance, is like wise favored with a separate book. This system gives a specific meaning to our loosely applied term, "account book." Further, it explains the uniformity of the books of a Chinese system. A certain coal store, for example, keeps accounts with Cash, Purchases, Sales, Expense, Freight, Salaries and Wages, and Proprietary Withdrawals; and it keeps a separate book for each account in which items are entered during the day. At the end of each day, the cash expenditures are posted from the Purchases, Expense, Freight, Salaries and Wages, and Withdrawals account books to the lower half of the Cash account book. Receipts from cash sales are of course posted in like manner to the upper half of the Cash account book. Such rare receipts or payments upon account as occur in this particular business are entered directly into the Cash account book.

Evidently the coal shed manager is letting slip the opportunity of using two more books; perhaps he has not heard of our Accounts Receivable and Accounts Payable controlling accounts, and should be enlightened.

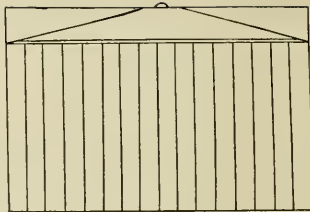
The items from all the account books mentioned above are posted daily to the "Ti Chang," or ledger. The fact that managers are willing to pay for this laborious transfer of transactions already classified for the sake of having all accounts in one book, indicates that they would take kindly to the simpler method by which Westerners usually construct a single book of accounts. To the teacher of foreign accounting this is encouraging.

In most cases the proprietor's account is kept in a separate book. Westerners might term it the "private ledger," but the Chinese, with characteristic solicitude for the **status quo** call it the "Ten Thousand Year Old Book." I am told that an old law, no longer enforced, required the manager of a business to keep a proprietary account showing the net worth and net gain of the business and to render annual statements to their government. This sounds like the paternalism exercised by the French government in accounting matters. Even now, some of the merchant guilds insist upon proprietary exhibits from their members. (Cf. Jernigan's, "China's Business Methods and Policy"). Most systems of books about Peking seem to show the influence of these ordinances. The method current is to make the proprietary account show the loss or gains upon each business account. Perhaps no Profit and Loss account has ever been used in China.

The Chinese are prone to discommode themselves, as are we, by keeping a separate book for small payments. In a small shop, this petty cash book serves chiefly to add one more volume to the library surrounding the bookkeeper.

The fourteenth book of Dr. Smith's butcher was possibly a small, ruled blackboard about eighteen inches square hung on a nail back of the counter, in plain view of every one entering the shop. Such a board is common in China. Upon it are chalked short time sales on account to the amount of a few coppers. Classified in Western fashion, it might be termed a petty customers' ledger. Long experience in the particular environment has probably proved the excellence of this device as a sort of silent dun and as an eloquent indicator of the magnitude of the transaction which the business sees fit to record in its paper books. The ruling of this dun ledger, which suggests the facade of the Parthenon, is shown below:

While the system of giving each account a separate book of original entry operates dreadfully to clutter up the bookkeeper's desk, it is not appreciably worse than the tendency of the Japanese to widen their books of orig-



inal entry to infinity and give each account a special column. This cheap, unintelligent imitation of Western methods, common in Japan, transgresses the axioms of accounting quite as grossly as do the naive methods of the Chinese. The Chinese' error is preferable at least in that it does not leave acres of unused space in their books, nor conduce so much to the entering of items in the wrong account.

One's first impression of Chinese books of account is distinctly unpleasant. In turning their pages, one gets that weary sensation that invariably comes of finding that the leaves of a new book have not been cut by the printer; for each sheet in a Chinese account book has a double thickness. Since the Chinese bookkeeper makes his entries with a brush, some such precaution is necessary to prevent the ink from soaking through.

The books are made of coarse, yellow paper with red lines and have paper bindings. They do not give the sense of durability that our heavy, leather-bound volumes do. A shelf full of them is more strongly suggestive of the sociology of a people than of the romance of a business.

The cheapness of the paper and bindings of Chinese books of account is, of course, an adjustment to the extremely low standard of living of the people. Books in which the average transaction recorded is so small as in China naturally could not be so expensive as those used in America, for instance. The cheap binding is made doubly necessary by the large number of books employed. The retail price of a 7x9½ in. ledger of 100 pages, such as is common in Peking, is 20 coppers, or about 7 cents in American currency.

An astonishing fact concerning Chinese books, to be noticed in the model ruling above, is that there are no columns. The saunpan, or abacus, which unfortunately is in almost universal use, obviates the need of entering the figures in vertical rows. It is probably this contraption which has prevented the invention of "posting mediums" (books, margins and special columns that save posting). It has also tended to prevent the Western classification of books into those of original and those of permanent entry. Is it not true that much of our modern aversion to blotters arises from the unceasing search for new posting mediums in the books of original entry? At least it may be said that the

abacus has been a most persistent enemy to the improvement of Chinese accounting.

[NOTE: The abacus, by the way, was carefully tested at the Peking School of Commerce and Finance last year, and proved to be decidedly inferior in both speed and accuracy for general business purposes. (See "Peking Gazette," June, 1915).]

Despite its mal-achievements, the abacus has something original to contribute to the art of accounting. By suppressing all columns and demonstrating their usefulness when it is used, it has demonstrated the uselessness of folio columns, or, at least, of folioing. The Chinese do not enter the number of the ledger page in the book of original entry and the number of the page of the book of original entry in the ledger, perhaps confusing the page with the date or amount in the process. With them, the date and nature of a transaction serve as the folio; while a check mark serves to signify that the transaction has been posted. It is remarkable how our practice has thrived so far, how not a treatise on accounting or bookkeeping has ever pointed out the waste of time and accuracy which it entails.

What now shall we say of the merits of Chinese bookkeeping? Wherein lie its merits and its demerits? Evidently the merit is that it has stood the test of centuries, stagnant though those centuries were. Crude and cumbersome, like the lathes and drills of this curious people, it is after all workable. However laboriously, it does achieve its purpose of recording and classifying business transactions in a useful way. For a country where labor is cheap, it suffices after a fashion. That it is only a single entry system has not thus far been a serious defect; for, as many accountants will agree, single entry may do very well for small establishments. Considering the hundreds of milleniums that blind, blundering mankind required to discover the polished stone hatchet, the spindle, and the steam engine, the invention of Chinese bookkeeping stands as a tremendous triumph. It is one of the greatest achievements of a tireless, peace-loving people.

Clearly there are great glaring defects in Chinese bookkeeping. It is a naive, ill-examined, dead level system with an insufficient variety of devices to be adaptable to the mammoth enterprises of the industrial age. Second, even in the present stage it wastes prodigally the stuff that China most needs—time. Finally, its large number of books of original entry greatly impedes the auditor. "Defective Accountancy," said Haskins, "may become the handmaid of financial corruption." In speaking of China, he should have said defective auditing.

[NOTE: The author, who is principal of the Peking School of Commerce and Finance, gathered most of the information in his article from detailed reports made by a large number of the two hundred odd students in his school.

BUSINESS EFFICIENCY

THOS. E. CUPPER, Inc. Acct.
Bingen, Ga.

The prevailing commercial and industrial conditions in all sections demand the strictest economy and closest attention to details in every particular, in order to bring about results of a satisfactory nature, and this state of affairs should be best brought into realization by the scholastic mind seasoned



with experience and the essence of observation.

Business efficiency is entering modern life to stay, and is playing a more conspicuous part than formerly—it is going to be a determining quantity between success and failure in the enterprise of tomorrow, and those who may not be fully equipped with the broader and higher efficiency power, resultant from a wider and better theoretical and practical training, are very likely to be numbered among those who will be first to lose out.

While it may be argued that not all may attain to the same degree of HIGH EFFICIENCY POWER, it is equally true that many could very handsomely increase the productive value of their mental equipment, were they not so over-eager to hasten through the course in hand. This procedure not only has a tendency to diminish profits and discount compensations, but at the same time it also stagnates the more inviting seas of chance or opportunity, and places obstacles in the way which one, rarely if ever, can surmount.

Business efficiency — properly applied—in all of the various divisions and sub-divisions of enterprise, offers a key to many heretofore perplexing problems; therefore, its value should be carefully viewed and closely studied from every angle. Old ideas and methods must give way to the new—from the executive on down to the office of routine functions of the various departments of activity. The various fields of endeavor may be made just as wholesome and inviting now as they ever were, by instilling into them the proper amount of business efficiency that it requires to overcome the difference in conditions that have been brought about by the natural trend of commercialism.

Mr. H. E. Wilson, Supervisor of Writing, Sioux City, Iowa, Public Schools, has created a great deal of enthusiasm in penmanship throughout the schools in the city by means of contests for cups, etc. Congratulations are extended for the splendid work being done in the schools and through the public press.

COSTING

(Continued from page 25)

time records must be kept, one for the machines and one for the workmen.

(2) It is very difficult to intelligently estimate the number of hours that each machine will be in operation during the year. When the machine works full time, the rate will be lower than when it operates, say 80% of the time. There is too much guesswork at every stage of the calculation.

(3) There is often a vast difference between the net outputs of two machines costing exactly the same and costing practically the same to operate. Should these machines, which are so closely similar in everything, except efficiency, carry the same rate? "Suppose a small job, which comes along when the regular machines are all full, is done, for convenience sake, on a heavy and expensive machine that might have otherwise stood idle; this normally inexpensive little job is charged under these particular circumstances with the high machine-hour rate corresponding to the expensive machine on which it was, say, accidentally done. This cost is abnormally high. If used as an estimate for future transactions, this cost would lead on to distorted results." (Going.)

(4) It will be seen that the main factors in the calculation of machine rates are based on estimates, guesses, which often, though in different degrees, prove incorrect, though in different degrees. All will admit after due investigation that positive book figures are scarce,—that the calculations are based mainly—largely—on assumption. After careful consideration we may sum up the situation by deciding that the Machine-Hour Rate Method begins with estimating and is estimating all the way through; that, although correct theoretically, it requires a vast elaboration of system and detail; that, when the results are questionable, as they surely are here, it is poor policy to work up a costly system.

Child's Business College, Providence, R. I., is putting out some attractive advertising in "Album" form as well as in full-page illustrated ads in the daily papers.

The Georgia Normal College Bulletin, Douglas, Ga., bespeaks growth and progress on the part of the institution it represents. It is well illustrated and printed.

Hunt's Business College, Eau Claire, Wis., is greeting its patrons with an attractively illustrated catalogue squarely at you through the front cover page.

The Year Book of the Gem City Business College, Quincy, Ill., bespeaks continued and even increased prosperity for that modernized pioneer institution. It is attractively illustrated with halftone views of school-rooms, pupils, specimens of penmanship, etc.



VOCATIONAL GUIDANCE

F. E. H. JAEGER

East Side High School, Newark, N. J.

The following plan was put into operation in the East Side High School.

February 1, 1916. The success of this plan depends entirely upon the co-operation of each teacher in the school.

By studying the chart the reader will readily see that every pupil is reached by more than one teacher several times during a semester, and that if every teacher will do his part that hardly a week passes but that he has heard something to make him think about his life work.

Following the chart is a copy of a bulletin sent to each teacher and signed by the principal. I took up the subject in detail with the heads of the departments.

We lay great stress on the work done in the English classes, as it is here that we reach every pupil, and through prescribed reading and essays, we feel we can do the greatest amount of good, and still not rob the class of time needed for the work of the particular subject taught.

In my own home room the past semester each girl has read "Weaver's

Vocations for Girls," and each boy has read, "Weaver's Vocations for Boys," and "Workers of the Nation."

In general assembly the school has heard talks on "The Law as a Profession," "The Modern Department Store," "Why Go to College," and essays by advanced English pupils on subjects such as Forestry, etc.

In my next article I shall discuss what we are doing to place our graduates in positions.

Exhibit No. 1—Vocational Guidance for High Schools.

Exhibit No. 2—Fellow Teachers of East Side High.

For more than a year we have been working on a plan of Vocational Guidance for the pupils of East Side. One person alone cannot do this work, and unless all the pupils can be reached, the work surely can not be successful.

I do not know of a thing more important than to be of help to a boy or girl who is trying to find his or her right place in the world. You can be of much help in this matter if you will give it some thought and a little time in your classes.

The aim is not to tell a pupil what he is best fitted for, nor to discourage or even encourage him in any direction in which he may be going. The purpose is to GET HIM TO THINK ABOUT HIS RIGHT PLACE, AND TO KEEP AT HIM DURING HIS ATTENDANCE AT EAST SIDE SO THAT HE WILL THINK ABOUT HIS RIGHT PLACE IN THE WORLD.

To do this, it is necessary that every teacher at some time during each semester take some time to bring before the pupil something which will tend to make him think.

The English teacher should have some composition written which will have a direct bearing upon some vocation; he should also give for required reading some book which deals with vocations, or a good biography, such as, "Life of Franklin, Lincoln, etc."

The College Preparatory teachers should take some time to discuss college entrance requirements; also some of the more important professions such as Law, Medicine, the Ministry, etc.

The Commercial teachers should discuss with their classes, office positions, business requirements, finance, manufacturing, etc.

The Manual Training teachers should discuss shop requirements, machinery, opportunities in the trades, etc.

The Art teachers should discuss the life and opportunities of the artist, both commercial and professional.

If each teacher will do this conscientiously each semester, I cannot see how the plan can fail. If at any time a pupil shows a vocational desire, and wishes to talk over the matter, I shall be glad to see him. In this way we have done our duty to the pupil, and no pupil can have any excuse for not finding himself during his attendance at East Side.

Some pupils may show this vocational desire the first semester, some the second, and some may not show it until the last year. I tested this plan with forty pupils last semester. Just one boy found himself to the extent that he asked for an interview to discuss the profession of Certified Public Accountant. He thought he should like this profession. Several others were interested enough to meet me during my free period for a general talk along the line of "thinking about your life work." A half dozen of the girls were interested enough to ask to read Weaver's book, "Vocations for Girls."

If this is the result for one semester with forty pupils, and with only one teacher bringing the subject to their attention, what will be the result when every teacher is bringing it before them, and doing it for eight semesters?

For the sake of the boys and girls in East Side High School, I ask your hearty co-operation in doing this important work. I am sure it will improve your discipline and academic results, and that it will bring pleasure to you in your work.

I have taken up the matter more in detail with the heads of the departments, and they, no doubt, will have something to say to you in the near future.

VOCATIONAL GUIDANCE FOR HIGH SCHOOLS

1. Teachers of Groups.

a. English teachers.

1. Required reading.

- | | | |
|----------|---|----------------------------------|
| Semester | } | 1. Life of Franklin. |
| | | 2. Life of Lincoln. |
| | | 3. Robinson Crusoe. |
| | | 4. Vocations for boys and girls. |
| | | 5. |
| | | 6. |

2. Compositions.

- | | | |
|----------|---|--|
| Semester | } | 1. Jobs I have had. |
| | | 2. What I would like to be. |
| | | 3. |
| | | 4. What I should do to become successful. |
| | | 5. |
| | | 6. Why certain men have become successful. |

b. Academic Teachers.

Talks to pupils on professions, and on college entrance requirements.

c. Commercial Teachers.

Talks to pupils on commercial opportunities and requirements.

d. Manual Teachers.

Talks to pupils on opportunities in the industries, and their requirements.

2. Lectures.

- a. Business Men.
- b. Professional Men.

1. General talks.
2. Specific lines.

3. Consultation.

- a. Teacher, with business and professional men.
- b. Director, with pupil when pupil shows a vocational desire.
- c. Questionnaire.

4. Placement.

CIVIL SERVICE

(Continued from page 21)

3. Be sure that the student will be able to qualify in every way for the examination which he desires to take before allowing him to start his preparation.

4. Unless the student is compelled to thoroughly master the initial or preparatory course, you cannot expect him to make a success of his Civil Service coaching.

5. It is not the duty of the instructor in charge of the Civil Service department to teach the student the theory of the different subjects. That must be accomplished before he comes to the Civil Service department.

The teacher who is not familiar with the rules and regulations of Civil Service examinations should write the U. S. Civil Service Commission, Washington, D. C., for a copy of the "Civil Service Manual," which is published regularly on January 15 and July 15 of each year, and may be obtained free of charge. For information regarding State Civil Service examinations write the State Civil Service Commission in your state and for Municipal Civil Service Examinations write the Municipal Civil Service Commission of your city for information concerning all examinations.

Remember that there are a number of examinations that are announced specially and held on short notice. Always be on the lookout for these announcements for the benefit of your students. You will find that the student who will prepare himself for the more difficult examinations will stand a much better chance for appointment and will receive a better initial salary, provided he can pass the examination with a high grade. For instance, it is much better for a student to prepare for a position as stenographer and typewriter or bookkeeper than for an ordinary clerical position.

Civil Service examinations are difficult because of their peculiarities, and require thorough preparation and training. I have known college graduates to make a miserable showing in just a clerical examination, not because of a lack of sufficient education in general but because they had had no special preparation or training for the particular examination in view. A general training is not sufficient to enable one to pass a Civil Service examination with a high rating. Such subjects as, Copying from Plain Copy, Copying and Correcting Manuscript, Copying from Rough Draft, and many others need special attention.

My next article will be devoted to an explanation of the peculiarities of each of the various subjects included in the Federal Civil Service examinations. It should prove of special interest to teachers of the subjects and to those who wish to prepare for teaching these subjects.

CORPORATION SCHOOLS

(Continued from page 24)

the product. What sort of people buys the goods? Where do they live? Under what conditions do they live? What can they afford to pay? Will the product be sold locally or all over the country or even abroad? What is the total consumption of your kind of product? How is the desired market reached? Are your goods sold directly to the consumer or to a jobber or a retailer? These are only a few of the questions to be worked out.

VII. Economics

The subject of economics undoubtedly forms the culmination of a commercial course of study. It might be called the philosophy of business. No abstract principles need to be presented; concrete questions may begin to open the eyes of the wage-earner to certain economic principles which will greatly enlighten him to the point of teaching him to get a large comprehension of business policy and how to weigh principles and actions in the light of fundamental laws. "Why do you work?" may lead to other questions and considerations such as desire for food, shelter, luxury, prestige and so on, to some of the deeper phases of economics.

The Goodyear Tire and Rubber Company, of Akron, Ohio, has courses in economics for its foremen and the heads of departments in their production department. The instruction is carried on mainly by means of lesson sheets. The following headings are considered in Lecture 3:

- Natural Agents and Labor in the Production Process.
- The Forces Contributed by Nature.
- Labor—Definition.
- The Supply of Labor.
- Efficiency of Labor.
- Quantity of Labor.

At the end of the lecture are the following questions:

- Classify the contributions of nature to production.
- Give three ways in which land contributes to production.
- Name three contributions of nature that are appropriated by man.
- Two that are not.

Why does a cold climate lead to greater production?

What sources of power given by nature are most common?

What is labor? Show that physical and mental labor are necessarily closely linked.

State in a single sentence the work that labor really does in production, or the function that it performs.

Make a diagram which will show what factors the supply of labor depends on.

This outline and these questions will show how economic theory can be taught concretely and effectively in the corporation school. The foremen are taught organization and management and business English besides economics. The Production department "Flying Squadron" have organi-

zation and management, economics and rubber manufacturing practice in detail. The latter subject is given in the form of lectures by department specialists, all the lectures being codified by the factory school. The rest of the work is taught by a professional teacher assisted by another professional teacher and clerical service.

VIII. Organization and Management

With the exception of the above company, nothing comprehensive has been done with organization and management excepting to touch on it under the heading of business policy or system. It is embraced in the lectures of the New York Edison Company, and separate periods are devoted to it in the new evening school conducted by the General Electric Company of Schenectady in co-operation with the board of education.

(To be continued)

MEETINGS OF COMMERCIAL TEACHERS ASSOCIATIONS OF NEW YORK STATE

1916-1917

Commercial Teachers Association of Long Island. President, R. C. Banatyne, Lawrence. Secretary, Helen F. Barber, Bay Shore. Meetings: October 14, 1916, Hempstead; February 17, 1917, Hempstead.

Commercial Teachers Association of Western New York. President, W. E. Lamb, Niagara Falls. Secretary, Mrs. Florence M. Merville, Hutchinson-Central High School, Buffalo. Meetings: November 28-29, 1916, Buffalo; March 31, 1917 (place to be announced later).

Westchester County Commercial Teachers Association. President, James C. Bilz, Mount Vernon. Secretary, Susan R. Harrison, Ossining. Meetings: October 21, 1916, Ossining; March 3, 1917, New Rochelle.

Joint meeting with the commercial section of the State Teachers Association.

Commercial Teachers Association of Central New York. President, M. F. Bellows, Utica. Secretary, Minnie M. Nolte, Technical High School, Syracuse. Meetings: November 11, 1916, Technical High School, Syracuse; March 24, 1917, Utica.

Hudson River Valley Association of Commercial Teachers. President, C. D. Dumbauld, Middletown. Secretary, Rose A. Brown, Haverstraw. Meetings: October 28, 1916, Newburgh; March 10, 1917, Newburgh.

Commercial Teachers Association of Eastern New York. President, Ralph O. Wiggins, Gloversville; Secretary, ——. Meetings: November 4, 1916, Albany; March 17, 1917, Albany.

High School Teachers Association of New York City. Bookkeeping Section — Chairman, G. H. Van Tuyl, High School of Commerce. Secre-

(Continued on page 20)



Who's Who in Com'l Exhibits?

Random Lake, Wis., Oct. 2, 1916.
The Business Educator,
Columbus, Ohio.

Gentlemen:

Please send me addresses of firms from whom I will be able to get sample exhibits of grains, silks, cotton, leather goods, etc., to be used in my commercial geography classes.

Thanking you in advance, I am,

Very respectfully,

GRACE WEILER,

Commercial Teacher.

Mr. John W. Parker is now teaching the commercial branches in the Wisconsin Business University, LaCrosse, Wis. He reports that they have a very large school and that matters are therefore in a flourishing condition with that institution. Success to Mr. Parker in his new field.

J. W. Martindill, who for three years past has been teaching the commercial branches in the Manitowish, Wisconsin, High School, has engaged to teach in the Fifth Avenue High School, Pittsburg, Pa. He is a brother of W. H. Martindill, who conducts the Manitowish, Mich., Business College, and like his brother, he is well qualified as a teacher of the commercial branches. We wish him success in Pittsburg.

Mr. W. E. Benscoter, recently of Lowell, Mass., has been appointed General Clerk of Commission on the Investigation of Agricultural Education, with headquarters in Boston Beacon Chambers. This appointment is the result of a special course in School Administration at Harvard and special examinations. Mr. Benscoter is a very capable, many-sided, energetic, optimistic, unselfish gentleman, who works close to twenty out of twenty-four hours each day.

"The Purchasing Agent," Springfield, Mass., \$2.00 a year, is the title of a modern trade journal of special interest for industrial buyers, and incidentally of interest to commercial teachers who are qualifying people to enter the commercial world.

A. A. Arenius, last year in the Zanerian, is now policy engrosser in Springfield, Mass. Mutual Life Insurance Company.

F. F. Wells, of Columbus, formerly of Duluth, now heads the commercial department of the Salem, Ohio, High School.

O. J. Hanson, principal of Aaker's Business College, Fargo, N. Dak., recently favored us with a list of one hundred subscriptions to start with. He reports that they have a very large enrollment, the largest, in fact, they have ever had at the opening. He therefore expects to favor the B. E. with further subscriptions.

A Collegiate Department has been opened this year in connection with this institution. This department is open only to pupils of college rank and is attracting widespread attention.

NEWS NOTES

Merle C. Burch, recently with the Butte Business College, Butte, Mont., has accepted a position in the Office Training School, Columbus, Ohio.

Ruth Sutherland is a new teacher in the Derby, Vt., High School Commercial Department.

Bertha Sterling, formerly of the Corvallis, Ore., Agricultural College, is teaching now in the High School at Astoria, Oregon, in the Commercial Department.

Clifford R. Edmister, of Lincoln, Neb., is teaching Gregg shorthand and typewriting this year in the High School at Memphis, Tenn.

J. R. Lanphear, recently of Mantion, Michigan, is a new teacher in the Commercial Department of Baker University, Baldwin City, Kansas.

W. J. Bogges, recently manager of the Hammond Business College, Hammond, Ind., is now teaching in the Metropolitan Business College at Chicago.

Louis P. Poutasse, last year in charge of the commercial work in the Schenectady, N. Y., High School, this year holding a similar position in the Meriden, Conn., High School, having as an assistant teacher of typewriting and stenography Miss Ellen C. Talcott.

Blanche A. Smart, Danforth, Me., is a new teacher in the Revere, Mass., High School.

Louise Burkhardt, of Hartford, Conn., is engaged during the year now opening in the Booth & Bayless Business College, at Waterbury, Conn.

Mary C. Roach, of Brookfield, Mass., will teach shorthand this year in the Stillman Business College, Danbury, Conn.

Ada G. Rebecher, recently of Genesee Wesleyan Seminary, at Lima, N. Y., is now a teacher of shorthand and typewriting in the Auburn Business School.

H. H. Enslay has accepted a position as teacher in the Kentucky, Ohio, High School.

W. W. Thomas, of Creston, Iowa, teaching in the Laurium Commercial School, Laurium, Michigan.

George R. Tilford, of Leonia, N. J., is to be connected this year with the staff of the Salem, Mass., State Normal School, following Mr. A. A. Wilson, who has accepted a similar position in the High School of Commerce, Portland, Ore.

William F. Barrett, of Lowell, Mass., is the new commercial teacher in the Rockland High School, Rockland, Mass.

C. J. Lewis is teaching in the Douglas Business College at Charleroi, Pa.

D. M. Bryant has been engaged to teach this year in the Spencerian School at Cleveland, Ohio. Mr. Bryant goes to Cleveland from Rochester, Ind.

Ethel Burns, of Bridgeport, Conn., is now in charge of the shorthand department of Brown's Business College, Terre Haute, Ind.

Mrs. Ada McCoy, of Columbus, Ohio, is teaching this year in the Greenfield, Ohio, High School, Commercial Department.

Esther M. Dugg, of Berlin, is elected as commercial teacher in the Woodsville, N. H., High School.

Sarah A. Hillman, of Hardwick, Mass., is teaching in the Margaret Morrison Carnegie School at Pittsburg, Pa.

A new commercial teacher in the Sioux Falls, S. D., Business College is Mr. H. G. Gove.

Eva L. Bates, of Charlestown, N. H., recently connected with the Bliss Business College at Lewiston, Me., is now employed in the Bellows Falls, Vt., High School, as a commercial teacher.

Harry A. Cochran, of Sterling, Va., is teaching this year in one of the St. Louis, Mo., High Schools.

Martha Groff, of Royersford, Pa., has taken a position as teacher in the Commercial Department of Birdsboro, Pa., High School.

H. O. Thompson has gone from the Kearney, Neb., High School this year to the Granite County High School at Phillipsburg, Mont., where he is to have charge of the commercial work.

The Cortland Business Institute, Cortland, N. Y., has a new commercial teacher for the school year now opening. Miss Louise Maylon has been chosen for the work.

Deborah B. Blossom, of Turner Center, Me., is to be in the School of Commerce, Harrisburg, Pa., during the coming year.

Edna I. Buchanan, of Albion, Mich., is to teach in the Minot, N. D., High School this year, in the commercial department.

Homer F. Sanger, Huntsington, Pa., is a new commercial teacher in the State Preparatory School at Boulder, Colo.

Arthur Stuckenbruck, recently of the Kentucky Military Institute, is now teaching in the Jamestown, N. D., College.

Mabel Hamill, Indiana, Pa., is a teacher in the Keno Hall School, East Liberty, Pittsburgh, Pa.

William D. Schmale, of Boyertown, Pa., is to teach during the coming year in the Excelsior School of Business, Utica, N. Y.

H. I. Good, last year head of the commercial department of the Rome, N. Y., High School, this year to be in charge of similar work in the Schenectady, N. Y., High School.

F. C. Brofee, of Butte, Mont., is teaching banking and business practice in the Rider-Moore & Stewart School at Trenton, N. J.

Gladys C. Dibble, of Westfield, Mass., will teach this year in the Pemberton, N. J., High School.

Walter E. Miller, of Rochester, N. Y., has been appointed head of the commercial work of the Roselle Park, N. J., High School.

Arthur J. Barlow is a new commercial teacher in the High School of Commerce, Springfield, Mass.

Agnes S. Ordnung is teaching in the Burlington, Vt., High School, going there from Fitchburg, Mass.

E. V. Graves, recently in charge of Clark's Teachers' Agency, Baltimore, Md., will return to Youngstown, Ohio, this year, to teach in the High School.

G. M. York, recently at the head of the commercial work of the Ithaca Summer School, Ithaca, N. Y., will act as Professor of Business Administration in the State College for Teachers at Albion, N. Y., this year.

G. B. Martien, Richmond, Calif., is to teach in the commercial work of Heald's Business College, San Jose, Calif., this year.

Chester B. Ross, of South Berwick, Me., has accepted an appointment as head of the commercial work in Thornton Academy, Saco, Maine.

Arthur H. Schiel, of Fond du Lac, Wis., will teach in one of the Des Moines, Iowa, High Schools, this fall.

Prof. J. M. Patterson, of St. Anthony Falls, Idaho, has been engaged to teach commercial work in the Dakota Business College, Fargo, N. D.

Marion M. Johnston, of Lawrence, Kans., is a new teacher on the commercial teaching staff of the Boone, Ia., High School.

Mary L. McCarthy goes from Williamstown, Conn., this year to the High School at Stonington, Conn.

Elsie K. Hahn, Philadelphia, is a new teacher in the Millville, N. J., High School.

G. E. Ensley, of Chariton, Ia., has accepted a position as commercial teacher in the Findlay, O., High School.

Nina McMealy, of Salt Fork, Okla., is to teach in the Cushing, Oklahoma, High School, this coming year.

Lelia Wiggins, of Danvers, Mass., is teaching in the High School at Westbury, R. I.

Edith W. Constine, of Whitewater, Wis., has been elected as commercial teacher for the coming year in the Woodbine, Ia., Normal and Commercial School.

C. E. Fieger, last year with the Boys' High School at Louisville, Ky., is to be a teacher of similar work in the West Division High School at Milwaukee, this year.

M. G. Doherty, of Lowbanks, Ont., is to teach during the coming year in Wilkes-Barre, Pa., in the High School. Mr. Doherty formerly taught in Bliss Business College, N. Adams, Mass.

Alvin Osthoff, of Watertown, S. D., has accepted a position with New Rockford Collegiate Institute, a Congregational School at New Rockford, N. D.

C. A. Bowes, formerly of Wood's School, Brooklyn, as a commercial teacher has accepted a similar position in Drake Business School, at Carson, N. J., having as a typewriting teacher Miss Ella Cherry, of Bowling Green, Ky.



Tales of A MELTING POT

CHARLES T. CRAGIN
Holyoke, Mass.

LOUIS OF OLD QUEBEC

From one of the snow white cottages that dot the green fields of the lovely lower valley of the St. Lawrence near the city of Old Quebec, came Louis Janelle, Canadian metal for the Melting Pot. It is a beautiful country around the falls of Montmorency, a few miles out from the citadel and the old town of Quebec. I took the journey once, many years ago, in one of those caïches in which the French Canadian driver and his sturdy little horse navigates you up and down the steep hills of the old French city where Frontenac flung the lilies of France to the breeze when Louis XIV. **le grand Monarque**, was the greatest king of all Europe.



The cottages are whitewashed every spring, and as you drive out to the falls they stand in startling relief against the rich green of tree and field and the bright colors of the flowers with which every French woman surrounds the front of her cottage.

The falls of Montmorency are far higher than Niagara, but the stream is small and the water is like a silver bridal veil of mist when it strikes the rocks after making the leap into the yawning gulf below. Only French is spoken among the peasants of the lower valley of the St. Lawrence, and numerous children hail you with, "Bon jour M' sieu!" and offer you bouquets as you pass along the road, perched high up between the giant wheels of your caleche and look down upon the driver and the little horse below. The children are as pretty as the flowers and they do not set a price on the bouquets, but you are expected to contribute something to the store of silver in the family stocking, for these dwellers by the road side are as saving as the peasants in Old France, who in 1870 took a billion dollars out of their stockings and paid the great war indemnity to Bismarck and the Germans.

Louis Janelle was 16 years of age, black of eyes, a bit swarthy of complexion, with a smiling face and gleaming teeth. Indeed, a pretty boy and all the nice girls around his father's white cottage said, "*Helas, helas!*" when he went away to make his fortune in America.

New England swarmed with French Canadians at the time of which I write. They formed the largest percentage of our foreign born population in all the mill towns of northern New England. They came down every spring, from the Province of Quebec, leaving their little farms, to

earn ready money in the great cotton mills, whose looms, clanged and clashed, and whose spindles whirled and hummed from early morn till sundown.

Splendid mill help, the French Canadian. As a people they are not of high mentality, and that makes them more valuable for the monotonous mill work. Put a Yankee in the mill and he will not stay there long. He gets tired of doing the same thing over and over again; he wants to do something new, and so he goes step by step from bobbin boy at eighty cents a day, to mill overseer at five dollars a day, but the French Canadian seems satisfied to stick to one job and he becomes wondrously proficient at that one job. He is industrious, too, and rarely misses a day unless there is a wedding or a funeral, or at the New Year holidays when all French Canadians have a joyous time, with much drinking of light wine, kissing of girls and an occasional midnight; never anything very desperate, for the Canadian, though hot-headed, is gay, light-hearted and cherishes no revengeful feeling, and he fights with his fists like the Englishman, the Irishman and the Yankee, and does not resort to the stiletto or the razor, like the Sicilian or the "blue-gum-nigger" from the south.

I know the French Canadian mighty well, for during nearly ten years I was superintendent of a small factory that employed nearly a hundred of them, from boys and girls of fifteen, the school age, up to old men. And very good help they were. Their families were large, they lived inexpensively and many of them saved money to go back to Canada, and there buy one of the rich little farms, in the Province of Quebec.

The girls were pretty, too, most of them, delighting in gay colors and very polite and attractive. The boys not so pretty but, on the whole, very good fellows. And to the factory, where I was bookkeeper, came Louis Janelle, fresh from Canada, looking for a job. Business was driving that summer and so I sent him down into the boiler room to Tom Ferry, our bull-headed English engineer, who with a helper looked after the engine and also did the tempering of needles we were making for the knitting trade.

Louis Janelle was sixteen years old when he came to us, fresh from Old Quebec. He was straight as an Indian, and I think the most lithe and supple specimen of active boy humanity I ever saw, for he had paddled a bark canoe on the broad waters of the St. Lawrence, he had ranged the great forests of the Saguenay with his father who was a regular *courier du bois* and, in summer time, generally acted as guide to hunters or fishermen from the big cities of America. The boy could easily bend backward with his knees straight and touch his finger tips to the floor, and he was as active on his feet as the wild cat of the Saguenay woods. He could speak but little English when he came to

us and his education, except in woodcraft and in the sports of lower Canada, was decidedly limited. He could read and write. He could add, slowly, and subtract, if you gave him time enough, but his school had been that of the river and forest, of river and sky. He could tell you all about the habits and customs of birds and beasts, tell you time by the sun and direction by the stars, and he was especially fond of horses and could ride like an Apache or guide a trotter from the seat of a sulky, for the French Canadian takes to horse racing as a duck takes to water. It soon came about that our Louis made the acquaintance of Johnny Foss, livery stable keeper, saloon owner and also part owner of a string of second rate horses, that traveled the New England circuit, which was then wide open to any kind of gambling. Louis Janelle remained with us three years and became familiar with the quirks and cranks of our steam engine and boiler and he also learned how to temper needles very well indeed so that he drew a weekly pay envelope of fifteen dollars, which was pretty good, for that day.

The Beginning of Education

For two years Louis showed no particular ambition, he was bright, intelligent and eager to make money for fine clothes to dazzle the girls at the dances, where he shone with great lustre, for he danced like a faun.

But, one day, Father Chevalier, a young Catholic priest who had recently come to Manchester, "put a flea in Louis' ear," so to speak; he said to him, "You my boy should know something, you should learn the English language and not speak the *patois* of Indian, that you learned from the Abenakis, of low class French from Quebec, and of English slang from the stable boys with whom you associate. You are young, you look well, you could speak well, you could think well, too, but you know nothing at all. You are just a handsome, dancing, horse racing young fool. Go you to the night school here, it will cost you nothing. Learn you to speak the English such as your superintendent speaks. Learn you to read and write and cipher so that it takes you not all day to add six figures and to subtract a small number from the greater and to multiply the two numbers together into one and to divide one by the other; learn you also how to do the fractions that are common and the fractions that are of ten, the decimal; then you will know something; then you will speak English as I speak it, not like the cheap Canadian 'pea-souper' the 'Canuck'."

A Sudden Jolt

Louis was troubled. It had not occurred to his gay, volatile nature that it was necessary to do more than to earn a rather good weekly salary and to put five dollars each week in the small leather bag that he kept hid under his clothing in the big, glazed, oil cloth covered, carpet-bag, that he



had brought with him from Canada, but the priest had given him something to think about, and he had a good tanker when he got it to running. And then he received a tremendous jolt. Somebody in the boarding-house where he lived, overhauled his carpet bag. His clothing was not taken out, but the small leather bag which contained more than \$125 of his savings was, and Louis came in to me the next morning with his hair standing almost straight upon his shapely head and poured out a perfect torrent of English lamentation. "Oh, M' sieu, I am desole! what you call all the broke up!" said Louis, "Eh, what you think! some mauvais sujet some dancier he has broke in, he has ouvre la porte, has open ze door to my room and from the bag-of-the-carpet, where I keep him he has stole all my silver and gold and the what you call greenbacks and now I must make him all over again! Sacre! c'est what you call too dambad! Eh, is it not so M' sieu?"

After he got through I looked him over a moment and said, "How old are you, Louis?"

"I am nineteen M' sieu."

"And you don't know any more than to leave \$125 lying around in your room, at a cheap boarding-house, where I suppose there is not a lock on a door or window? Well, Louis, if that is the case, the best thing you can do is to follow Father Chevalier's advice and go to school and learn something."

I called up the police station and Jim Dunn, the plain clothes man, came up and we had an interview, and Jim took a long list of the boarders.

A week later he called Louis down to the office and I went with him and there, under the genial persuasion of Jim Dunn and Captain Cullity and City Marshal, Dan Casey, a rat-faced little scamp, just recovering from a spree, admitted that he had stolen Louis' money and turned over what was left of it, about sixty dollars, on condition that he should not be prosecuted. It was contrary to law to fix it up that way, but there was not much law in the police department of our city in those days, and Louis much preferred to get the money even if the little weasel who had stolen it, did not go to jail. "Ma foi!" said he, "it matters, not, he will get there in the sweet by and soon!" and he probably did, but Louis Janelle went to the night school of Mr. Heron's Business College and gave up the dances except on rare occasions.

The Coming of Frontenac

It was in the spring of 18... that Louis, now twenty years of age, with two hundred dollars in cash, went home to Canada for the first time since he left the beautiful valley of Montmorency. I imagine that his reception was something in the nature of a triumphal procession of the ancient Roman emperors, home from the wars; for Louis was dressed in the height of fashion and was an extremely good looking young man. He

remained in Canada a month and came back with a rangy specimen of horse flesh. It was a brown gelding, five years old, weighing about ten hundred, and winner of a good many colars on the country race tracks of Lower Canada, where a fifty dollar purse and a two dollar bet was big money. It was a trotting horse, too, and had received some training between the shafts of the sulky. Louis bought the horse from a half breed French and Indian farmer, and it took every cent of his two hundred dollar savings. I inquired of Louis how much duty he paid on the horse, for there was a ten per cent duty for live stock brought over the Canada line. Louis smiled mysteriously and his left eyelid drooped as he said, "M'sieur, perhaps he is not a Canada horse at all. Possible he grew up in the state of Maine or possible he came by the 'Red Lane,' many horses and many cattle and many sheeps come by the 'Red Lane.'" The "Red Lane" is any lonely road across the Canada line into northern Maine or Vermont, and thousands of horses and cattle and sheep, in the good old days, found their way over this lonely trail from the far north into the United States without enriching Uncle Sam's customs department.

Training a Racer

Every afternoon when his day's work was over, sometimes early in the morning and invariably on Sunday, Louis Janelle gave every spare moment to the training of the bay gelding, "Frontenac," as he called him, for Louis had a deep laid scheme in mind. He had watched the race horses at the fair ground and had attended many a meeting on the New England circuit at neighboring cities, for being an expert driver he was in demand and could generally count on profitable employment whenever there was a scrub race meeting in our vicinity. The state fair was held at Manchester in late September, and it was on the half mile track of this fair that the Canadian horse, "Frontenac," made his American debut in the 2:45 class, purse one thousand dollars; five hundred dollars first; three hundred second; two hundred, third. The purse was large enough and the betting free enough to bring some very good trotters into this race, which was open to all horses with a record of not more than 2:45, and among the long string of entries, nearly a dozen in number, was br. g. "Frontenac," L. Janelle, owner and driver; no record. "Frontenac" was not a very handsome horse. He had been a rough Canadian colt and he didn't have the grooming of the other racers and consequently presented a raw and rather shaggy appearance in the scoring which took place before the big race was on, but Louis Janelle said to me before he mounted his seat in the sulky, "If you have some money to bet and the odds is pretty good you might make a dollar or two perhaps, if you put him on my leetle horse, 'Frontenac,' for, let me tell you, he can beat any one of the plugs here,

forget it not." I was never a betting man, but just to encourage Louis Janelle I bought a two dollar pool at ten to one on Frontenac. The race was best three out of five heats and the favorite, "Gray Eagle," a horse from Boston, carried off the first two heats with "Frontenac" fifth; the third heat the Canadian got the outside; only five horses out of the field were left in the race. In the third quarter he came down the track like a whirlwind, took the pole from the leader and went under the wire a neck ahead of "Gray Eagle," "Firefly" third, and the Canadian horse was just beginning to get limbered up and took the next two heats with the utmost ease, for his driver did not let him out to his full capacity but just kept him a neck ahead of the other contestants and came in with a record of 2:48 a length ahead of his nearest contestant, "Firefly." There was a broad grin on the face of Louis Janelle as he blanketed his winner and went after the five hundred dollar stakes and he said: "The leetle 'Canuck' is not so bad a horse, hey? He can trot some, is it not, that 'Frontenac'?" and he could trot some indeed, as the contestants on the circuit found out during the month of October and November of that eventful year. He kept Frontenac in the 2:45 class as long as he could but it was not long until he was trotting in the 2:30, and then down close to 2:20, and cleaning up pretty much every purse under the skillful guidance of his owner, who loved him like a brother and tended him as a mother would tend a sick child. He was a game little horse. There were faster horses on the circuit but none so dependable, for "Frontenac" never broke and lost a race by going up into the air at the critical moment. At the close of the season Louis Janelle had cleared more than two thousand dollars in the winnings of his race horse, and the horse was still in the 2:30 class.

The following year was an exciting period for Louis Janelle. He had given up his position in the shop and the little brown horse, "Frontenac," had absorbed him body and soul, for he almost slept with the gallant little racer. He would not allow any other man to feed or attend him at the stables where the race-track meetings were held, and the result was what might be expected. The young Canadian and the horse seemed to be almost one. He had him trained so that he could make the little rascal break, when he wanted him to do so, if the pace was not too hot, and then at another word, and the steady grasp of his hands, the racer would shoot away as straight as an arrow from the bow. He kept him all the time in the thirty class, though he could easily trot in the two-twenty, which was about his limit, but he could do that every time when he was in condition and Janelle kept him in perfect condition, and in the year following he cleaned up more than three thousand dollars in purses, but he lost a good share of his money in the gambling

games that always go with the race course, and at the end of the season he had only about a thousand dollars and a valuable horse to show for the hard year's work, which should have netted him three times as much.

A Changed Life

And then Louis Janelle met Yvonne Caisie, and Yvonne Caisie at twenty was a very bewitching combination of Irish and French. Her mother was a modiste from Old France, a genuine Parisienne with a rare taste for dress-making. Her gowns were creations, and she had a fine clientele among the high society of Manchester. Yvonne's father didn't spell his name Caisie but Casey, and he wasn't born in France, but he had all the dash of the Frenchman with a touch of blarney added from the Emerald Isle where his ancestors had been Irish kings, or something, most likely something. He had been a happy-go-lucky journalist in London. Sent to Paris on an assignment, he had there married the good looking young French girl, Yvonne's mother. Like many another brilliant Irish journalist, he came to New York, seeking fortune. And was in a fair way to find it but pneumonia claimed him suddenly for a victim, and left the widow and her little ten year old girl to hustle for a living, which she was always capable of doing. She was a devoted mother and never for an instant lost heart, but came to her relatives in Manchester, for she was frightened by the tremendous rush and roar of New York. She started a dress-making establishment. Sent her little girl to the grammar school and then to the high school and business college, and at twenty Yvonne Caisie was looking after the books, the correspondence and the collections of her mother's prosperous business, and she herself was an admirable advertisement to show her mother's skill in the art of clothing the female form divine, for there was a fit and an air of distinction about her raiment that marked her, and one day at the race, when "Frontenac" had flashed under the wire, three lengths ahead of a big field of fast horses, the jubilant, French Canadian witnesses introduced her to the handsome driver of the brave little race horse, and it was a case of love at first sight.

Louis was tempestuous in his wooing and anxious for an immediate marriage, but not so with Yvonne Caisie, for Yvonne's pretty head was decidedly level and there were many things about the sporting life of Louis Janelle, horse jockey and race-horse driver and very handy with the cards, that did not appeal to her ideas of permanent domestic bliss, and she set her foot down very firmly against such a career as that upon which Louis Janelle had embarked.

For a few weeks it was a question of which would win, the race horse or pretty Yvonne, who at first insisted that Louis sell the horse, which was worth at least two thousand dollars; but Louis protested so strongly against parting with the little brown gelding, who was as good a carriage horse as he was a race horse and who liked to rub his soft nose against Yvonne's white hand, when she fed him sugar, that they compromised; she gave up that point and Louis gave up the race track and opened a Livery, Sale and Boarding Stable in the suburbs of Manchester with the money he had saved from his race track earnings, and then three or four times a year he went to Canada and brought down a string of young Canadian horses from the region of Old Quebec. They found a ready sale at a good profit, and Louis prospered more than fairly well in his first serious business venture.

Two years later he bought his first piece of real estate in the rapidly growing manufacturing city. He paid cash for it out of the profits of his business and on it he erected an eight tenement block, which filled with good paying tenants.

The Making of an American Citizen

Louis Janelle was too active and enterprising a Canadian - French-American, not to take an interest in the very lively and sometimes tempestuous politics of Manchester. Its large French-Canadian population, many of them naturalized citizens of the United States or citizens by coming to their majority, made their vote a matter of interest to both political machines, and it was not long until Louis Janelle, prosperous horse dealer and livery man, was in the thickest of the battle and, being highly popular with the people of his own nationality and well liked, generally, it was not very difficult to make him a member of the City Common Council. The irreverent called this august body "the city's common scoundrels," which was not so very far out of the way for a good many of them.

The life partnership of Janelle and Caisie proved an ideal combination. Both had good business heads, but the female member of the firm had by far the best judgment of the two and was, I am bound to say, more scrupulous than the nominal head of the firm, which is still in existence and highly prosperous. There has been nothing sensational in the life of this picturesque, hard working, light hearted, clean minded young American. He has made money and made it legitimately. He can write his check today for five figures and his fine stock farm, just over the line in Goffstown, is one of the sights of the Merrimac valley, for there he trains

young horses to the saddle, to the sulky and to the driving carriage. Fine ladies from Boston and New York come to Louis Janelle for the saddle horse and roadster, and occasionally he takes his seat in the sulky behind a coming racer.

"Frontenac," the foundation of his fortune, is still living, or was the last I knew anything about it, when a few years since I saw the old winner of many races, peacefully feeding in the little enclosure behind the great stables of the stock farm, with four of the younger members of the firm of Janelle & Caisie, playing about the once swift heels of the gallant little Canadian horse. Pretty children they were too, these four. A bit swarthy, with the dark blood of Canada and Old France, but pictures of health and joy as children ought to be, and Louis Janelle proudly tapped his breast and said, "They will make good Americans, is it not 'M'sieu'?"

TO PENMEN

Dear Scribes:

Hear ye! Hear ye! Hear ye! The time for the Clan of Quillpushers to again meet in annual assembly in the Tavern called Sherman in the Windy City by the great inland sea, is not far distant.

This year's National Commercial Teachers' Federation meeting will, from all indications, be the most successful in the history of the Association, and from bits of information that have reached us, the penmanship section will be one of the leading and most interesting branches of the Federation. Every penman and writing teacher should be present to renew acquaintances, form new friendships, exchange ideas, fill their note books, and experience a week of pleasure and relaxation from school room routine.

Our program is at present in a formative condition, but rest assured that we will have something good, and that your association note book will contain plenty of real meat on which to feed yourselves and your classes for many months. We are expecting to make this a worth while meeting and need the presence of you, Mr. Inkslinger, and every one of your brother and sister members of the profession.

The undersigned, who is chairman of the Executive Committee, would appreciate it very much to hear from every penman who will be with us. Why not write us at once saying that you will be there? Plan now to spend December 27, 28, 29 and 30 in Chicago to help make this year's meeting of the National Penmanship Teachers' Association the most interesting and profitable in the history of federation meetings.

J. A. SAVAGE,
Supervisor of Writing,
Omaha, Nebr.

B. E. stands for better education, better employer, better employe, and Business Educator. Better subscribe and thereby better all to better butter their bread.



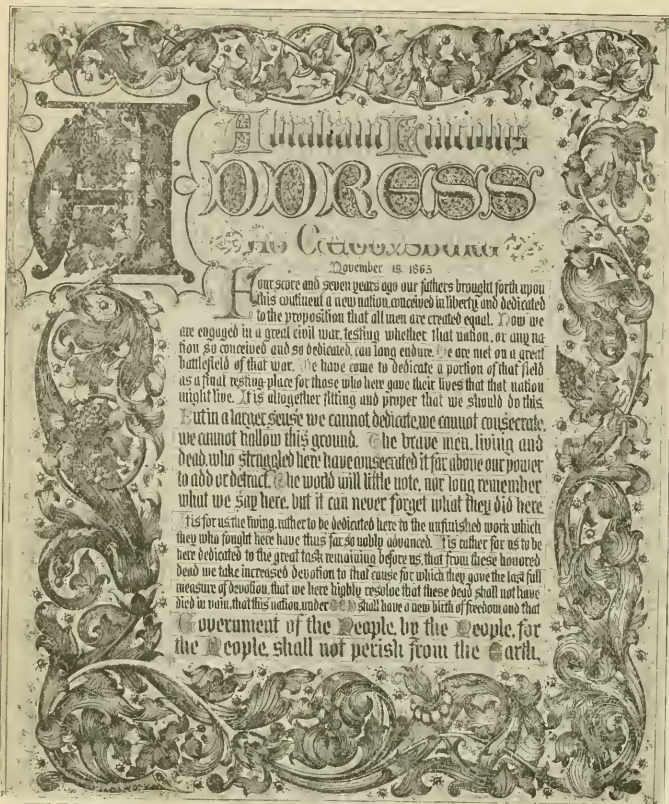
JAMES K. LOWE, THE KOREAN PENMAN

The checkered career of Mr. Lowe may be interesting to some of the readers of *The Business Educator* who are struggling to become expert penmen and engrossers.

Mr. Lowe is a native of Korea, having been born in that country in 1880. At the early age of seven years he lost his parents. For the next three years he followed the life of a cabin boy on a steamship, then became assistant oiler, and after seeing many different parts of the world landed in San Francisco in 1900. In that vicinity he worked on a fruit farm with the Japanese. While engaged in this occupation he fell in with a missionary by the name of Dr. Drew, and another Korean, who advised him to become a Christian and go to school, so he embraced the Christian religion and attended public school for six years, when the terrible earthquake happened in San Francisco, and not being fond of earthquakes young Lowe then went to Los Angeles, where he continued school for another year and a half.

After his schooling Mr. Lowe wandered from city to city until he reached Boston, Mass., and remained there until 1910. About this time Mr. Lowe's artistic nature became aroused in the subject of penwork which naturally took him back west again as far as Columbus, where he attended the Zanerian College of Penmanship and graduated in 1912. His next move was back to Boston, where he was engaged by Frank W. Martin as assistant in diploma work. Then he came to Brooklyn and was engaged by Dennis & Baird to assist in diploma filling and other work, where he is now employed.

Engrossing with Instructions, by James K. Lowe



After the 1915 diploma season was over, I found some spare time and conceived the idea of designing Lincoln's Gettysburg Address.

First I outlined the entire design in pencil, suggesting the spacing for the various words and scrolls, margins, etc. The words "Abraham Lincoln," were first carefully outlined in pencil, then filled in with pale ink. The two initials, "A" and "L," were raised leaf gold. The top part of the small Old English letters was light blue and the lower part, dark blue. The word, "Address," was gold letters and shaded; inside of letters was light purple body color; ornament inside of letters was dark purple.

"At Gettysburg" was same color as "Abraham Lincoln." The first eight lines, from "Four Score," etc., were executed with a No. 2½ Soennecken Lettering Pen, using dark India ink. The next five lines were made with a No. 2 pen with dark Indian red. The next six lines were the same as the

eight beginning with "Four Score," etc. The last two lines were also dark Indian red with a No. 1½ Soennecken Pen.

The initial "A," size six and one-half by seven and one-half inches, was of very dark Indian red color, and on back of the scroll, each side was a little lighter red, two scrolls were of green color shaded with darker green. High lights were put on with Naples yellow.

Inside background of letter "A" was raised leaf gold, and the outside was of shell gold.

In the border I used Windsor and Newton colors, such as purple, blue, red and orange mixed with Chinese white. I put body colors on and shaded each color with a darker color; then I put high lights on with Chinese white. The little round dots or gold bugs were of raised gold leaf. Gold was sprinkled around through the border. The size of the entire design was 25x28 inches.

J. K. LOWE.





Since he was a small boy of only seven years, Mr. Lowe has been self-supporting, and has seen much of the world. His success in carving out his own way, attending school, and acquiring so much skill as an all-round penman and engrosser should be an incentive to our boys, born in this country, with far less obstacles in their path. It simply shows the result of well directed industry.

But Mr. Lowe is not only well up in pen work; he possesses great mechanical skill and seems to have the knack of making with tools anything he chooses. He showed us a folding table of his own manufacture, not only adjustable and very useful, but ornamental as well, and a spacing T square of his own make is equal to any we ever saw.

Mr. Lowe is of gentlemanly deportment, good character, and speaks and writes very good English, although he sometimes gets a little mixed with our modern "slang."

We do not know of any Korean penman except Mr. Lowe, and he tells us that the "professional penman" is something unknown in his native country. While the Japanese, Chinese and Koreans are very skillful in other directions, ornamental penmanship, would naturally be foreign to them, since their written characters do not seem adapted to artistic work.

W. E. DENNIS.

and even willing to offer some compensation. Thanking you for the above favor, I am,

Truly yours,

W. J. LAMARRE.

Dear Mr. Lamarre:

Writer's cramp is usually the result of too much writing or a poor method of doing it or a combination of the two. Relief or cure comes from less writing, change of method or treatment at the hands of some physician who knows anatomy and how to strengthen depleted nerves.

In your case, the difficulty it would seem is more from pen holding than pen propelling. It is possible you could get relief by holding the pen between the first and second fingers, if you have not already tried it.

Too much activity from the use of excessive finger movement will produce writer's cramp. We are disposed to believe also, that too little activity and too much constant tension in gripping the pen will also produce writer's cramp. Contraction and expansion, tension and relaxation are laws of nature which, when used discriminately, produces the highest efficiency. Non-use or excessive use mean inefficiency or suffering.

It has been thought by many that the so-called muscular movement would not only prove to be a panacea for writer's cramp, but, better still, a preventive. Your case indicates, however, that there are exceptions to all rules and theories. There is no question, however, in our minds, but that arm movement does forestall or prevent writer's cramp. A slight co-operation or activity of the fingers is less apt to lead to cramps than where the fingers merely hold the pen in an inactive somewhat tensive manner.—[Editor.]

CALIFORNIA NEWS

San Francisco, Cal., Sept. 23, 1916.

Dear Mr. Zaner:

Find draft herewith for \$1 for one year's subscription to THE BUSINESS EDUCATOR, beginning with the September number if possible.

There seems to be a very healthy enrollment in the business colleges on the Coast this fall, though it is a little too early for the "country folks" to put down their gold for tuition.

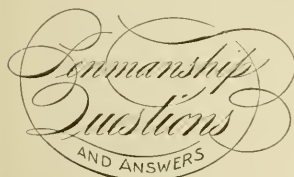
Commercial subjects in the high schools are very popular. From one-third to one-half, and in some cases a larger proportion of the entire enrollment, is for commercial subjects.

Stenotypically speaking, the machine-way is rapidly growing in favor. Many of the California high schools are offering instruction in Stenotypy this fall. Locally, we are not keeping pace with the demand for capable Stenotypists.

Professionally, what's new? We seem to be so far removed from the "hub" of educational activities that this edge of the felly is inclined to regard itself as a hub all to itself.

I hope you are enjoying the best of health and have a good business this fall.

L. A. ARNOLD,
District Manager, Stenotype Sales
Company, San Francisco, Calif.



Bourbonnais, Ill., Sept. 24, 1916.

Mr. C. P. Zaner,
Columbus, Ohio.

Dear Sir:

Is there a cure for what you might call the writer's cramp? As you are the leading professional penman of the world, your advice, in this case, will certainly be valuable. I am perhaps too bold in making this inquiry, but it is after much worrying that I have concluded to write to you on this subject.

I am not a penman but simply an ordinary writer. I am a bookkeeper by occupation. Since the age of 12 years I have used in my daily penmanship the Palmer method, which I learned at college here. If I can express myself in this way, the Zanerian method is similar to the Palmer method. In recent years, I have followed both. For the past four months, I am afflicted with the cramp; the ailment is in my thumb and the forefinger. At times I am unable to use a pen. I am not nervous although I use tobacco in moderate form. Rest assured that your advice I will highly appreciate,



Co-operation of mental and manual effort is the secret of efficiency. Children entering the Grammar grades are at the right age to think and act with sufficient concentration and continuity to master penmanship from an adult point of view or vantage. This, then, is the period for technic in Form and Movement—when and where the two need to be presented and promoted in the interest of excellence and efficiency. Specific instruction and drill are here in order and need to be presented intensively and skillfully.



TO THE MEMBERS OF THE NATIONAL COMMERCIAL TEACHERS FEDERATION:

The twentieth annual convention of the National Commercial Teachers' Federation will be held in Chicago,

December 27 to 30. The Hotel Sherman, which has been such a popular meeting place in the past, has been again chosen as our headquarters and the place for all regular and special meetings.

All of the affiliated associations will present programs as in the past. Men

and women of recognized ability are among the speakers at these and the general Federation meetings. The United States Bureau of Education will be represented by Commissioner Claxton or by his personal representative. All state and sectional associations are being invited to send delegates and provision is being made for short addresses from these representatives. An important feature of the coming meeting will be the Educational Exhibits. Through the generosity of the Hotel Sherman we have been able to use, free of charge, all rooms on the convention floor. Space not actually needed for our several meetings has been leased to publishers, typewriter companies, and others who have something to sell to business schools. Practically every foot of space allowed us has been engaged and a splendid exhibit is assured. Thus the newest and best publications, machines, appliances, and the like may be inspected without leaving the hotel.

Mr. Trenary and the committee on arrangements have been doing some very thoughtful work on the general program, and they are going to have something fine to offer when they are through. It has been our aim to make this a really helpful convention—one where teachers may come and fill their notebooks with new thoughts, and their souls with inspiration for their work. The conferences on methods, standards and results in English, bookkeeping, and shorthand will alone be well worth the expense of a long trip.

Some time ago an invitation signed by your president and the board of directors was sent out inviting associations, clubs and groups devoted to the teaching interests of various specialties to arrange to meet at Hotel Sherman in conjunction with the National Commercial Teachers' Federation and to use the convention halls at such times as the different bodies of the Federation are not in session. This invitation has been accepted by The Gregg Federation, The Munson Club, and The Accredited Schools Association, and these organizations are preparing appropriate programs for the occasion. This will without a doubt add to the interest and importance of our convention for large groups of teachers.

Pursuant to a resolution passed at our last convention the question of reorganization for more efficient work will be a part of the business of our holiday session.

The National Federation is recognized as the big powerful organization in the field of business education, and every member should do his share in upbuilding by bringing in some interested associate. Send membership fee, \$2.00, to Mr. W. H. Gilbert, Secretary, Marshalltown, Iowa.

Sincerely yours,

CLAY D. SLINKER,

Director Commercial Departments,
Des Moines, Ia., High Schools.

There is but one straight road to success and that is merit. The man who is successful is the man who is useful. Capacity never lacks opportunity. A capable man on earth is more valuable than any precious deposit under the earth and the object of a much more diligent search.

W. Burke Cochran.

Easy, graceful writing, by W. B. Mahaffey, penman, Goldy College, Wilmington, Del.



BE A BANKER

Prepare by mail for the high profession, in which there are great opportunities, six months' term. Diploma awarded. Send for free book, "How to become a Banker" EDWARD ALCOCK, Pres., AMERICAN SCHOOL OF BANKING, 429 East State Street, COLUMBUS, OHIO

SHORTHAND ON CRUTCHES

All detached vowels and consonants, as well as all "DISJOINTED PREFIXES" and "DISJOINTED AFFIXES," are the crutches of an invalid, rheumatic phonography—the superstructure of a weak, imperfect foundation. The publication of such an incompetent, fragmentary system of memory training should be suppressed as being a crime against the stenographic efficiency of those who are betrayed into bearing the drudgery which its long and ever increasing list of shreds and patches so glaringly imposes.

From now on, pupils should refuse to jeopardize their time and money by trying to learn such a phonography, and it is the manifest duty of all teachers who are now handling such a system to immediately place themselves in opposition to a further dissemination of such egregious stenographic blunders, and to write us for a free descriptive circular of "HALL'S PERFECTED SHORTHAND," a modern, light-line, connective-vowel phonography of the coming centuries.

HALL PUBLISHING COMPANY, Fall River, Mass.



NEW ENGLAND NEWS State Normal-Training School

Williamantic, Conn., Sept. 28, 1916

My dear Mr. Zaner:

I am glad to know that the Educator is now "it" among the professional magazines, and I wish you all kinds of success in the future.

You may be interested to know that we opened this week with a largely increased attendance; in fact, we are taxed to the limit of our seating capacity. If we have another registration, we shall be obliged to buy more desks. This is very pleasing to us, as it proves that the commercial training course will be a success in this state. It is very encouraging to us to have more young men in the course this year than have ever before been registered in any Connecticut State Normal School.

Last June we graduated six young women, of whom we have placed five at very satisfactory salaries, namely:

Miss Lizabeth A. Gazam, Torrington, Conn. High School.

Miss Alice C. Ottenheimer, Rockville, Conn., High School.

Miss Ruth B. Taylor, Wallingford, Conn., High School.

Miss Mary L. McCarthy, Stonington, Conn., High School.

Miss Annie M. Murphy, Palmer, Mass., High School.

The sixth number of the class, Miss Doris French, has recently announced her own engagement.

We have a very complete equipment and plenty of room for our commercial department, and it is the intention of the State Board of Education to support the work in a satisfactory manner.

The shorthand work is in charge of Miss Catherine F. Nulty, a graduate of Brown University. Miss Nulty formerly taught in Glen Cove and Albany, N. Y.

If you have an opportunity to get into New England this year, you must certainly come to visit the school and me personally.

With best regards, I remain,

Very sincerely yours,

CHAS. C. JONES,
Director of Commercial-
Training Course.

Mr. E. M. Huntsinger gave the principal address at the twenty-third anniversary and commencement exercises of Patrick's Commercial School, York, Pa., held in the High School Auditorium, Friday evening, Sept. 15, 1916.

J. E. Throne is entering his third year at the head of the Commercial Department of the W. N. C., Shenandoah, Ia. Mrs. J. E. Throne has charge of the Typewriting.

The Art of

ENGROSSING

P. W. COSTELLO

Scranton, Pa.

RESOLUTION ENGROSSING

Some time ago there appeared in the columns of this magazine a lesson for students of engrossing made up as I recall it of a design of an album page of a set of resolutions engrossed in book or album form. This method consists of the spreading out of the resolutions on a number of pages to be afterwards bound in book form. The



binding may be done in simple mat board or in elegant covers of seal and morocco. I am trying to show the readers of this publication what may be accomplished from a lesson of this character. Practically the whole album design was utilized as a border effect for a set of resolutions engrossed upon a sheet of kid finish bristol board, 22x28 inches in size, and using the panel enclosing the principal initial letter in the album page as a frame for the hand painted portrait of the subject of the resolutions. The entire design was executed in various shades of gray obtained by mixing Lamp Black and Payne's Gray in about equal proportions. Credit for the design is given Mr. E. L. Brown, of Rockland, Me., whose work in this particular style of ornament is unsurpassed.

At a regular meeting of the
**Executive Board of District No. 1,
United Mine Workers of America**
held in the District Office on Tuesday, November 11th, 1915,
the following resolutions of condolence were unanimously adopted:
Whereas It has pleased Almighty God to remove from
our midst our late Brother,
JOHN T. FALLON,
International Board Member
whose death occurred on October fourteenth, 1915, and
Brother Fallon gave the best years of his
life to the cause of Labor, and was always
found in the front ranks endeavoring as best he could to promote
the interests of those he had the honor to represent;
Therefore Be it Resolved
that by his death District No. 1 has lost one of its staunch and
loyal members whose place will be difficult to fill.
Resolved
that while we bow in humble submission to the will of Almighty
God, we deplore the loss of so valuable an officer, and feel keenly
the loss we have sustained.
Resolved That we extend to the widow and family of
our late Brother Fallon heartfelt sympathy in this
hour of their affliction, and commend them
for consolation to Him who dwells all things well.
Resolved That a copy of these resolutions be properly prepared
and sent to the family of the deceased and be cause
be spread on the minutes of the Executive Board.
John T. Fallon Secretary
Joseph James President
John W. Black International Board Member
Thomas Davis International Board Member
Stephen Reap Board Member
W. A. Hooley Board Member
P. E. McHugh Board Member
Peter O'Donnell Board Member

WANTED in an engrosser's studio, a penman good enough to start at sixty to seventy-five dollars per month. Position permanent with increasing pay annually to young man of ability, clean habits, not afraid of work and on the square. Add, stating age, nationality, education, experience at engrossing and salary wanted to start on, with sample of work (these to be returned.)

C. L. RICKETS, First National Bank Bldg., CHICAGO

FREE TUITION BY MAIL

Carnegie College grants "Free Tuition" to the first applicants from each Post Office for the following Home Study Courses taught by mail:

Normal	Civil Service	Drawing
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High School	Bookkeeping	Automobile
English	Shorthand	Real Estate
Agriculture	Typewriting	Sallemanship
Domestic Science	Story Writing	Law

Enrollment Fee \$5.00—Tuition Free. Send name and address to CARNegie COLLEGE, Rogers, Ohio.

YES I TEACH PENMANSHIP by mail, write calling cards and do all kinds of pen work for order. AGENTS WANTED.

Send 25c for 15 cards and 75c worth of other penmanship copies.

W. A. SCHMIDT, Rocky Mount, N. C.



I Stake My Reputation on the work I send out. Many have been kind enough to say that for gracefulness and accuracy my work is unsurpassed.

Scrap Book Specimen (my best) \$1.00
 Reputation Cards, per dozen \$1.00

LESSONS BY MAIL. Mt. Auburn, CINCINNATI, O.

OSKA LOOSA COLLEGE

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Departments: Graduate, College Normal, Commercial and Preparatory by mail and in residence. Degrees conferred. Especially of interest to those wishing to complete work already begun. Credits accepted from other institutions. Prices reasonable. Pay by installments. Catalog.

Large, well-known Eastern school has opening for first-class solicitor with teaching experience. Permanent position and good salary. Address B. G., care Business Educator, Columbus, Ohio.

The Pratt Teachers' Agency

TO FIFTH AVENUE, NEW YORK

Recommends college and normal graduates, specialists, and other teachers to colleges and schools.

The agency receives many calls for commercial teachers from public and private schools and business colleges.

WM. O. PRATT, MANAGER

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Never was the demand so great. We can help you secure a position or a promotion.

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Cooperative Instructor's Ass'n, Marion, Indiana

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to attend the Rochester Business Institute and secure the training in both subject matter and methods for the effective teaching of Bookkeeping, Business Practice, Accounting, Stenography, Stenotypy, Typewriting, Penmanship, Commercial Law, Commercial English, Economics and other commercial branches.

Our graduates are filling the highest commercial teaching positions in forty states and foreign countries. You may begin on the teachers' course any month in the year. Send postal card request and receive by return mail copy of our teachers' bulletin giving the particulars.

ROCHESTER BUSINESS INSTITUTE

ROCHESTER, N. Y.

TWO OF A KIND

Besides many other attractive positions filled by us in September, our men were taken for the State Normal Schools at Plattsburg, N. Y., and Tempe, Arizona, at generous initial salaries, with assurance of substantial increases next year. Emergency vacancies have never been more numerous nor more desirable. May we help you?

THE NATIONAL COMMERCIAL TEACHERS' AGENCY

E. E. GAYLORD, Manager (A Specialty by a Specialist) Prospect Hill, Beverly, Mass.

\$67000 IN ONE MONTH \$67000

The above represents the annual income of the people placed by "THE CONTINENTAL" during the month of August. Emergency calls are plentiful. We need teachers. If you are qualified, we can PUT YOU ON THE PAY ROLL.

CONTINENTAL TEACHERS' AGENCY, Inc.

Free Registration

BOWLING GREEN, KY.

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The Leading Magazine Devoted to Commercial Education and Penmanship. Beautifully Illustrated.

Contains graded lessons in business writing, engrossing, ornamental writing and text lettering; Articles on Business English, Commercial Law, Accounting, Natural Laws of Business, School News, Personal News, Educational Business News.

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Club Rates Given on Application.

Beautiful Oxidized Silver Watch Box given Free with single subscriptions at \$1.00 per year.

The American Penman 30 Irving Place New York

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BUSINESS EDUCATOR

and Patronize Those Who Do

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More Commercial Teachers Who Are Fine Penmen.

MORAL:

Attend the Zanerian College and Learn to Write Well.



Wilmington High School

WILMINGTON, DELAWARE,

Appoints Stanley D. Birath to head their Commercial Department—one of the choice positions filled thru us. A great city high school is seeking teacher for February 1st. Scores of openings are coming to us. Are you on our available list?



THE SPECIALISTS' EDUCATIONAL BUREAU

ROBERT A. GRANT, Mgr.

316-17-18 Nicholas Bldg., ST. LOUIS, MO.



FEDERATION FEATURES FORECAST

The coming session of the National Commercial Teachers' Federation promises to be the greatest in the history of the organization.

The first day, Wednesday, December 27th, will be given over to special meetings of interest to particular groups of people. Among those that have already accepted invitations to use this day are the Gregg Federation, the Munson Club, and the National Association of Accredited Commercial Schools. Other meetings are being arranged that will clear the deck and will give an opportunity for three full days of helpful work with no side meetings to divide attention.

The Central Commercial Teachers' Association, the Missouri Valley Association, the Eastern Commercial Teachers' Association, and the various state associations will be represented by accredited delegations.

A conference of university teachers has been planned with a view to considering the co-ordination of the commercial work in the high school and the commercial school with that of the higher institutions. This conference should result in adding dignity and standing to commercial education.

The U. S. Bureau of Education will be represented either by Dr. Claxton or by his personal aide. Added interest in business education on the part of the Bureau and the Congress of the United States give special significance to the visit of Dr. Claxton.

Very elaborate exhibits of books, machines, and devices for school use will be provided, and these exhibits will be closed while the convention is in session, and the convention will be closed while the exhibits are open, thus giving an opportunity for everybody to take part in all of the activities of the convention.

Committees have been at work all year on a report looking toward the standardization of methods, results, etc., in three important subjects, namely, bookkeeping, shorthand, and English. These reports will be fully considered and will be passed upon by the convention as a whole, and in joint meetings.

Chairman Tremay, of the Arrangements Committee, promises excellent music. Recreation has not been entirely forgotten, and there will be plenty of fun mixed with the hard work. Instead of the banquet there will be an informal dinner, at which there will be informal talks upon unique subjects.

For the general sessions, some of the best platform speakers in the country are engaged. These speakers will bring practical messages in a way to interest practical people.

Why You Should Attend

1. You will be interested every minute.
2. You will become a better teacher.

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By Fred S. Heath, Grocer by occupation and Penman by avocation.

3. You will contribute something to commercial education as an institution.

4. You will get new inspiration for your work.

5. You will go back to your desk with new messages for your students.

6. You will be keeping up with the march of progress, which you cannot do if you stay at home.

Write to the president or the secretary and say, "I'll be there."

This will be sent to our members in the form of a folder.—C. D. S.

Messrs. Zacher & Blosser,
Columbus, O.

Gentlemen: You may be sure I shall ask advertising room with you for my Challenge Short-hand (1914), (Red Ed., Revised and Enlarged), when ready for issue --- very soon.

Still doing the full work of a court reporter, endeavoring to make a shorthand textbook fruitless, and breathing greatly when I have time, life is strenuous, but worth while.

Weatherford, Texas,
Sept. 19, 1916.

C. D. S.

You should attend this convention because you will find the best teachers in the profession there—men and women whom you ought to know. Besides this, you will get inspiration, information, and real education.

Four days in Chicago will make you a better teacher—a teacher worth more money—and next year you ought to get it.

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In this day and age when all business letters are typewritten, the SIGNATURE is the personal element and is of prime importance. Every person should try to have an effective signature. Send 25c (2 dimes) and I will write your name 12 different styles. Of these 12 styles you will, no doubt, find one that you will want to adopt and begin work upon. Write me today and get big help for little cost.

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had a reputation as a fine penman. I haven't, but you will be surprised and pleased with the quality of my penmanship. Generous sample and circular for ten cents.

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quickly and easily changed to good. Particulars free. Address D. B. JONES, Paducah, Ky. Route 3

Beverly, Mass., September 2, 1916.
I have known Mr. D. B. Jones for some time, and consider him one of the best penmen in the country. His lessons by mail must certainly be an inspiration to those who are so fortunate to take his course. All those who wish to improve their handwriting would do well to get in touch with Mr. Jones.

C. E. DONER.

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Engrosser and Illuminator
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\$20 A MONTH INCREASE IN SALARY after practicing on my course at spare time for four months is the record of one of my students. I can help you to earn more. My course has excellent copies. Personal criticisms and helps. Type written instruction. Business Writing Course, \$5.00. Ornamental Penmanship Course, \$5.00. The two combined \$10.00. Send your enrollment fee today to

A. L. HICKMAN, Penman, Salina, Kan.



I can make a good penman of you at home during spare time. Write for my free book, "How to Become a Good Penman." It contains specimens and tells how others mastered penmanship by my method. Your name will be elegantly written on a card if you enclose stamp.

F. W. TAMBLYN, 435 Mayor Bldg., Kansas City, Mo.



KANSAS CITY BOOSTERS

Des Moines, Ia., Oct. 6, 1916.
Editor Business Educator:

We will be very glad, indeed, to have you run the program for the December meeting for us. It is not quite complete, but this will be of interest to the readers, we feel sure. Mr. Peters and I have some other numbers that we think will be quite interesting that are not quite ready to give out, as we are not quite sure as to who will handle the subjects. We are planning on some innovations that will meet with the general approval of the teachers, we are quite certain. We are expecting a large attendance.

Friday, December 1

Music—Kansas City Quartette.
President's Address—L. E. Gifford, Des Moines, Iowa.
How I Get There—Mr. Kooek, Oklahoma City, Okla.
Commercial Geography—Prin. Graves, Kansas City, Mo.
My Bookkeeping Course—E. S. Weatherby, Lawrence, Kansas.
Trip by auto to Montgomery Ward's offices where 500 stenos are employed.
Salesmanship—J. S. Knox, author, writer, lecturer.
Giving Class to a Law Class—N. C. Wood, Omaha, Neb.
My Critical Period in Typewriting—Miss Clara Siem, Hutchinson, Kansas.

Banquet at Coates House—Humor, music, and address by a penman who is an author, writer, publisher, and lecturer of National reputation.

Saturday, December 2

How I teach Spelling—A. A. Abercrombie, Lindsborg, Kansas.
One Way to Teach Typewriting—L. W. Beers, St. Louis, Mo.
Porto Rican Com'l Education—E. M. Bainter, Kansas City, Mo.
Commercial Teaching as a Business—Robert A. Grant, St. Louis, Mo.
Business English—A. E. Doering, Stillwater, Okla.
Rapid Calculation Contest—The Future Business College—To be supplied.
Why Machine Shorthand—By an Author.
The Arithmetical Approach in Bookkeeping—Walter Guy, St. Louis, Mo.
Business Meeting.

This is not the program in full but will give the teachers an idea of the good things we have in store for them. There will be a fraternal luncheon Friday noon.

Thanking you in advance for the courtesy, I am,

Most sincerely,

L. E. GIFFORD, Pres.

Business University, St. Joseph, Mo.



Mr. A. H. Steadman, for seventeen years supervisor of writing in Cincinnati, Ohio, died Oct. 12, 1916, having suffered a stroke of paralysis a few days previous. He was born in southwestern Ohio in 1859, and is survived by widow and son.

Mr. Steadman was a genial personality and the joint author with his wife of the Steadman Writing Pads.

Penmanship Lessons

Penmanship Lessons by mail in plain or ornamental writing. Write or particulars. Your name written 12 different ways 20c. T. M. TEVIS, Toronto, Mo.

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1 Business Letter	25c
1 Set Business Caps	10c
1 Blanchard Flourish	25c
Scrap Book Specimen	25c
	\$2.05
All for	\$1.50
Booklet and Sample of Penmanship...	10c
Stärke Engrossing Instrument	\$1.50

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271 NINTH ST. BROOKLYN, N. Y.

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Sincerely yours,

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60 South Summit St., Ypsilanti, Mich.

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My complete diploma course in rapid, tireless business writing will fit you for a better position and a better salary.

You can complete it at home in spare time and the cost is really insignificant.

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By Jno. A. Peterson, Tacoma, Wash.

J. A. Peterson

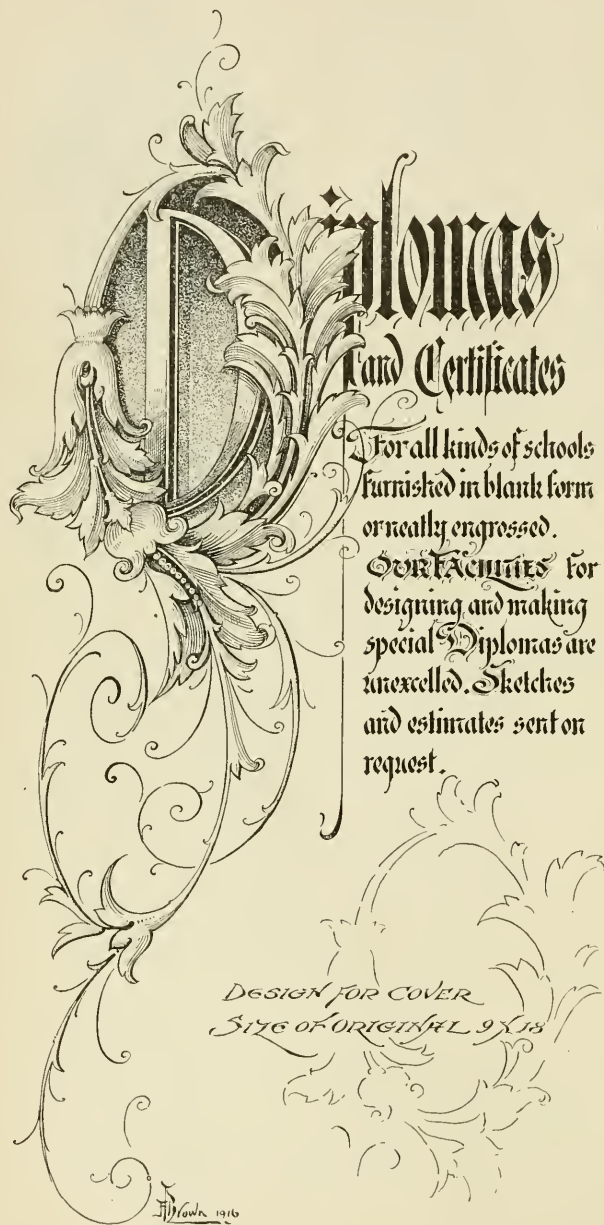


It is necessary for penmen doing ornamental writing to have a holder adapted to that special purpose. The holder here shown is hand-turned and adjusted, made of selected rosewood or ebony, and cannot be made by an automatic lathe. LOOK FOR THE BRAND. If your dealer cannot supply you, send to the designer and manufacturer.

12 In. Fancy, \$1; Plain 50c. 8 In. Fancy, 50c; Plain 25c.

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Cover Design

This decorative cover contains much of interest for the student in ornate pen art. It will be observed that nearly all the decoration is in the initial "D." The acanthus decoration is considered difficult, and much careful study and practice will be required in order to attain pleasing results.



Outline in pencil with care after giving the design careful and thoughtful study. First make a few bold lines to attain general proportions and balance, as suggested at bottom of design, and follow with detail drawing as above directed.

The words "Diplomas and Certificates" may be penciled with close attention to regular size and spacing, but the remaining lettering should be "blocked in" for the spacing.

It will be well for the student to suggest color values in the initial "D" and decoration. Use India ink and Gillott No. 170 pen.

First outline the entire design including the initial, then follow with color values. Avoid weak, "scratchy" lines, — strive to make every stroke count in the desired effect. The background of "D" was stippled. Note the gradation of tone from dark to light, and aim for effect shown in copy.

This is a most practical kind of work to master, and we are sure that the student will be amply paid for the time and patience devoted to this lesson.

BOOK REVIEWS

Our readers are interested in books of merit, but especially in books of interest and value to commercial teachers, including books of special educational value and books on business subjects. All such books will be briefly reviewed in these columns, the object being to give sufficient description of each to enable our readers to determine its value.

Metropolitan System of Bookkeeping.

By W. A. Sheaper, Ph. B. Published by Metropolitan Text Book Company, Chicago. Complete Edition. 301 pages. Board covers with dark red buckram.

Issued also in Parts and Sets, in cloth and paper, for different courses in High Schools, Colleges, Business Colleges, Night Schools, etc. One subject at a time is introduced, Cash being the first. The thought side of bookkeeping is emphasized in connection with the mechanical. Excellent script models for illustration and imitation. Planned for class assignments or individual work. Elasticity



is a strong feature of the system. In part of the work the business papers may be omitted or used. It is divided into four parts with nearly a hundred exercises listed for work. Part One, Cash. Part Two, Trading Accounts. Part Three, Controlling Accounts and Columnar Books. Part Four, Corporations.

Michigan C. P. A. Manual. Compiled by D. W. Springer, Secy-Treas. State Board of Accountancy, Ann Arbor, Mich. Cloth bound. 183 pages. Price \$1.00.

The volume is of special value to those who are preparing for C. P. A. examinations, as well as to those who have examination questions to prepare. It contains a very valuable chapter entitled "Historical Statement," dealing concisely with the history of accountancy from 1285 to the present time. The Michigan C. P. A. Law is given as well as a digest of the same laws in other states. The Michigan State Board of Accountancy Blanks governing Registration, Examination, etc., are presented. And then are presented the questions which have been asked at the examinations since 1906 under the four departments:

Theory of Accounts.

Auditing.

Commercial Law.

Practical Accounting.

The names of the members of the Michigan State Board of Accountancy, and members of the Association of Certified Public Accountants, Fellows and Honorary, are given.

Mr. Springer is to be congratulated upon the timeliness and conciseness of the publication.

What Every Business Woman Should Know. By Lillian C. Kearney. Published by Frederick A. Stokes Company, New York. 247 pages. Price \$1.60.

The author has had fifteen years' experience in the business world and has endeavored to make this volume a complete reference book for business women. The subjects are arranged alphabetically, like those in an encyclopedia. For example, the word Abbreviations is the first subject, following which appears nearly sixteen pages of the most useful contractions with their full meaning. Then follow such subjects as Abstract of Title, Acknowledgment, Administrator, Affidavit, Agreement, Annuity, Assets and Liabilities, Assignment, etc. Under such subjects as Acknowledgment, Affidavit, Agreement and Assignment appear forms of these legal instruments. This plan is followed throughout the work, many forms being used. When the subject of synonyms is reached nearly twenty-four pages are devoted to words of similar meaning. One of the last subjects treated is Wills, with forms of such instruments.

The book is well worth the attention of not only women who wish to do something in the business world, but of men as well.

Practical Short Methods in Rapid Calculation. By William O. Bell, lecturer on mathematics, rapid calculation and science of accountancy, Ransomerian Business School, Kansas City, Mo. Published by the Burton Publishing Co., Kansas City. Price \$1.50 prepaid.

This is the largest work on rapid calculation that has come to our attention. The book is the result of six years' experience with figures by the author, during which time all of the mathematical operations were used many times each day.

In his work the author has always sought the easiest and shortest way of obtaining results, and consequently has discovered many short and easy ways of handling figures. These he has presented in this book for the first time. He has also endeavored to give all of the best short methods in common use, many of which have been enlarged upon so as to include a larger variety of numbers.

All of the new rules given have been proved to be infallible and are explained in a simple manner, enabling the student to grasp them easily.

Considerable space is given to the thorough explanation of rapid mental work, which is so much neglected today.

To all who have to do with figures, or to the student who wishes to master rapid calculation, the book would undoubtedly prove to be a valuable one.

American Banking. By H. Parker Willis, Ph. D., Secretary Federal Reserve Board, etc. Published by LaSalle Extension University, Chicago. 360 pages. Limp leather, \$2.00.

The passing of the Federal Reserve Act in 1913 marked a new epoch in banking. New interpretations are now necessary of the banking laws and conditions. The author is well qualified to present vital material in this timely volume.

Bank functions are handled instructively, deposits are explained, and bank papers are described. Organization and management and capital and reserves are presented clearly.

The chapter on foreign banking contains brief descriptions of all the chief national banks, and closes with a discussion of modern banking systems in general. In the final chapter, "Problems of American Banking," we have the whole matter made practical and applied to the fundamental questions of national finance—crises and panics, the effect of reserve banks, the relation of the reserve system to state banks and its relation to the government, the development of commercial paper, foreign trade, branch banks abroad, and the new burdens laid upon our banks by the European war.

The volume is luxurious in binding and printing, looking like a \$3.00 instead of a \$2.00 book. Evidently the book was printed or contracted for before the high cost of paper and leather.

Retail Selling. By James W. Fisk, Director of Selling Service Lord & Taylors, N. Y. Published by Harper & Brothers, Publishers, New York. Cloth bound. Gilt side stamp, 336 pages. \$1.00 net.

The volume is a guide to modern practice in selling from the pen of one who has had a large and active business experience, and who writes with terseness and to the point.

Part One deals with Marketing Methods by analyzing Selling Field and Competition; determining Sales Policies; organizing Selling Force; Store and Stock arrangement; Getting People into the Store.

Part Two, under Personal Salesmanship, deals with the Salesman Himself; Knowing the Store and Stock; Studying Customers; Principles of Salesmanship.

Part Three, Training People to Sell More Goods, deals with Purpose or Training; Selling; Teaching; Incentives.

Part Four, Supervision of Selling Force, deals with Sales Increase, etc.

The author relies upon concrete illustrations to drive home the thoughts and clinch the points and principles under discussion.

Any one interested in retail selling or in teaching salesmanship will find valuable material in this book.

Bookkeeping and Accountancy. By F. C. Weber, Head of Dept. of Commerce, Polytechnic High School, Los Angeles, Calif. Published by the author, Fifth Edition. Cloth bound. 203 pages.

Part One is designed for beginners in High, Intermediate, and Private commercial schools. The aim of the author "is to make the pupil understand and reason rather than to blindly follow instructions or formal rules." The design is to aid the pupil "to see through the bookkeeping machinery to the account." "The power to read, think, act intelligently, and habits of systematic work, neatness and precision are training that should be achieved through the study of bookkeeping."

Part Two deals with business forms and groups transactions so as to pave the way to new things. Well directed questions are presented to fix information. Forms of papers are but aids to the end—the ledger account.

Part Three treats interest and discount, cash book, and drafts. "Do it right the first time and avoid corrections," is the author's plea and plan.

Part Four gives further attention to business forms and to development of ledger accounts, with sales and invoice book.

Part Five treats consignments and elementary principles of accountancy as applied to merchandising.

Self-Culture. By John Stuart Blackie, Isaac Pitman & Sons, 2 W. 45th St., New York. 76 pages. Price 50c.

Printed in Isaac Pitman shorthand from engraved plates. A key in common spelling is also published. Card cover with cloth back.



"Honeying" by H. S. Blanchard, penman, Coast College of Lettering, Los Angeles, Calif.

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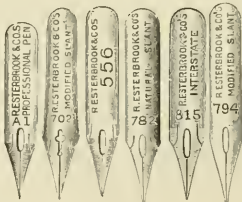
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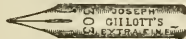


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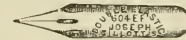
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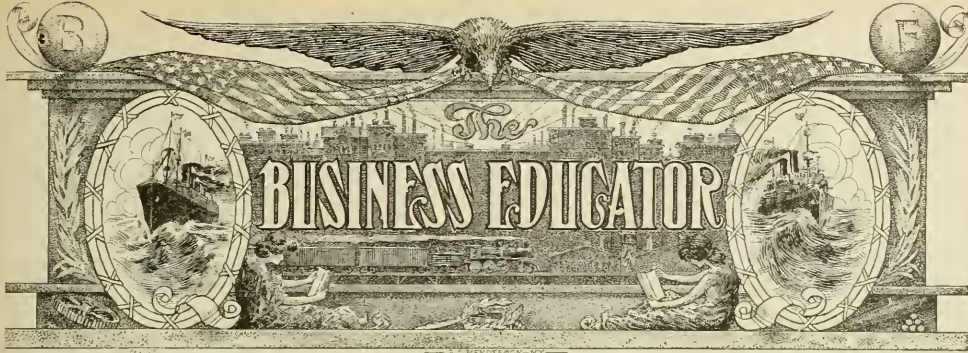
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The BUSINESS EDUCATOR

VOLUME XXII

COLUMBUS, OHIO, DECEMBER, 1916

NUMBER IV

The BUSINESS EDUCATOR

Entered at Columbus, O., Post Office as 2nd Class Matter

C. P. ZANER, - - - - - Editor
E. W. BLOSER, - - - Business Manager
ZANER & BLOSER, Publishers and Owners

Published monthly (except July and August) 118 N. High St., Columbus, O., as follows: Teachers' Professional Edition, \$1.00 a year; Students' Penmanship Edition, 75 cents a year (Foreign subscriptions 20 cents extra; Canadian subscriptions 10 cents extra).

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Two Editions. The Teachers' Professional Edition contains 40 pages, 8 pages of which are devoted to Accounting, Finance, Mathematics, English, Law, Typewriting, Advertising, Conventions, etc., and Departments specially suited to the needs of teachers, principals, and proprietors.

The Students' Penmanship Edition contains 32 pages and is the same as the Professional Edition, less the 8 pages devoted to commercial subjects. This edition is specially suited to students in Commercial, Public and Private schools, and contains all of the Penmanship, Engrossing, Pen Art, and Lesson features of the Professional Edition.

The Business Educator is devoted to the progressive and practical interests of Business Education and Penmanship. It purposes to inspire and instruct both pupil and teacher, and to further the interests of those engaged in the work, in private as well as in public institutions of commercial education.

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THE INDIVIDUAL FIRST

There is no one way that is best for all but there is some way that is best for each has long since been our pedagogic creed. To aid each pupil to discover his best hand-writing, should be the aim of all teachers of writing. But to do so requires more of human judgment and less of mechanical skill; more of insight and sympathy and less of routine drill; more of constructive criticism and less of conventional rules, than by the usual class drill, conventional manner of teaching writing.

"Diversity, not uniformity, is the great essential of life," a recent utterance of Dr. J. H. Francis, indicates that the individual's need should be considered first, and instruction and technic in writing be adapted to the need of each insofar as it is possible under our present large-class and single-teacher organization.

The fundamentals of good writing are plainness and speed. To presume that any one style, size, slant, movement or speed is better than the many others employed successfully by individuals is an assumption as far from right as when vertical was proposed for all, or when the so-called Simon pure muscular movement was promoted for all, or when the same rate of speed was advocated for all, whether 6, 16, or 60 years of age.

To aid each to discover his best hand-writing constitutes the highest art in teaching.

THE SINGULAR AND THE PLURAL

"Sanity lies in your ability to think individually and act collectively."—Elbert Hubbard.

To stand on one's own "pegs" is vital to salvation; to act with others is vital to success.

Individual initiative and conviction coupled with like convictions and enthusiasm of others, is multiplied in numbers and power proportionate with the number of people acting jointly.

Consideration and co-operation are essential to the largest good and greatest success.

Teachers need the individuality to think somewhat originally and independently and then they need to be able to concede and co-operate so as to radiate into larger and larger wave circles of influence.

"Do your own thinking" is an old and valuable injunction, but one needs also to "Act with others" in order to accomplish and civilize.

BUSINESS EDUCATOR EXPANSION

October 10, 1916.
Zaner & Bloser, Columbus, Ohio.
Gentlemen:

I want to congratulate you upon your recent expansion by which you have taken over the business of the Penman's Art Journal of New York City.

It surely must be a source of satisfaction to you to be able to expand your business at the present time, immediately following the financial condition that we have had for two or three years.

Wishing the Business Educator the utmost success in its enlarged field, I am,

Yours very truly,
F. C. WEBER.

STATEMENT OF THE OWNERSHIP, MANAGEMENT, CIRCULATION, ETC., REQUIRED BY THE ACT OF AUGUST, 24, 1912

Of The Business Educator, published monthly, at Columbus, O., 118 N. High St., for October, 1916. Name of Editor, C. P. Zaner, Post-Office Address Columbus, O., 118 N. High St. Managing Editor, C. P. Zaner, Columbus, O., 118 N. High St. Business Managers, Zaner & Bloser, Columbus, O., 118 N. High St. Publisher, Zaner & Bloser, Columbus, O., 118 N. High St. Owners: C. P. Zaner, Columbus, O.; E. W. Bloser, Columbus, O. Known bondholders, mortgages, and other security holders, holding 1 per cent or more of total amount of bonds, mortgages, or other securities: None.

C. P. ZANER.
Sworn to and subscribed before me this 28th day of September, 1916.

JOHN J. KENNEDY,
Notary Public, Franklin County, Ohio.
(My commission expires Dec. 4, 1918.)



STORIES

Several years ago a young man was teaching in a large business college and among the subject taught by him was business writing. He had a ready fund of anecdotes and good stories which he used to illustrate various problems in his daily class work and for the purpose of keeping everybody in good humor and interested. He got splendid results in writing, was liked by his students, and enjoyed his work as only the efficient and successful teacher can.

Located in the same city was another business school which employed for a short time a penmanship teacher whose ability to develop and hold the interest of his classes can be best judged by the fact that his employer once said to the story telling teacher: "You'd better come over to our school and take charge of our classes in writing long enough to ginger the teacher and pupils up a bit. Our writing teacher is a fine penman and a splendid fellow, but I don't believe he knows he is living. Come over and tell him and his students a few good stories and let him realize that it isn't a sin to relax and smile a little even in the school room."

For stirring up interest, for making apt illustrations, for teaching many moral lessons, the well selected and well told story should be one of the principal helps of every writing teacher. Yes, we said moral lessons. For is it not the duty of the writing teacher to instruct in other things than penmanship? The teacher of writing, the teacher of English, the teacher of mathematics, of law, medicine, the sciences, and of any branch in any school curriculum fails in his greatest opportunity and duty as an instructor if he does not use his influence to make every boy and girl in his classes better mentally, morally

and in every way possible. It is the duty of every writing master not simply to produce fine writers, but to help each of his pupils to come to maturity with high ideals, clean thoughts, and laudable ambitions.

The writing teacher who has not tried the story as a help in instructing and inspiring his pupils has failed to make use of a very effective tool.

The ability to chose a good story that illustrates a point well and to tell it effectively is to hold in hand the kind of fairy wand that may be used to illuminate clouded ideas and to exercise and cultivate imagination. Good stories do much more than this; they stimulate the idealizing tendency, and quicken the moral sentiments, but it is the power of the story to inspire the pupil, to get and hold his interest in important explanations, to which we wish to direct the attention of our penmanistic teacher friends at this time.

In making use of the story in the school room the teacher should use tact and be careful not to abuse it as a means to instruct by drifting into a habit of merely entertaining. So also should the opposite extreme be avoided—that of using it as a sort of sugar coat for bitter doses of instruction—a practice sometimes followed. It is not necessary to do this. An effort should be made to find really good stories, tales that carry good moral lessons and sentiments, and that illustrate the solution of the writing problems well and then to use them when some good can be accomplished by so doing. The story should be used not for itself alone, but because it is needed to help the teacher in his instructions. Unless it be used in this way there can be no excuse for telling it in the class room.

It may be difficult to choose, remember, and tell the right kind of stories, but the ability to do so can

be developed if an effort be made along this line. And, the telling of the effective story well is the most important part of this art. There is, however, no better way to develop the ability to do this well than by practice in telling good wholesome stories every chance we get. The best way to learn good stories is to read and hear good stories, and the best way to learn to tell them is to keep on trying to tell them well.

When the well known author and story teller, Professor Howard R. Driggs, of the University of Utah, was recently asked how he can remember so many good stories he said: "The only way to keep the best things in this life is to give them away. This is particularly true when applied to story telling."

If you've heard a sunny story,

Pass it on.

If you've known a deed of glory,

Pass it on.

If your heart to heaven's lifted,

If your clouds of life are rifted,

By some story-teller gifted,

Pass it on, pass it on.

But if comes an ugly tale,

Just forget it.

If the tongue of slander rails,

Just forget it.

If a vulgar lip has spoken,

If your faith in friend is broken,

Make this your gentle token,

Just forget it, just forget it.

Give us tales of life and laughter,

Pass them on.

Why save all your love till after

We are gone?

Tell us tales that make loads light,

Tales that make our sad hearts bright,

Tales that lead us towards the right,

Pass them on, pass them on.

—J. A. Savage.

Christmas

GREETINGS

*to each and every reader,
contributor and friend
of this the leading pen-
manship magazine in
the land* 1916
Supper

Beginning with September,
1916, the
Business Journal
of New York City,
Formerly the
Penman's Art Journal,
was merged with the
Business Educator
Columbus, Ohio
ZANER & BLOSER CO.,
Publishers
Subscriptions to the first have been
added or extended to the last



Lessons in

Practical Penmanship

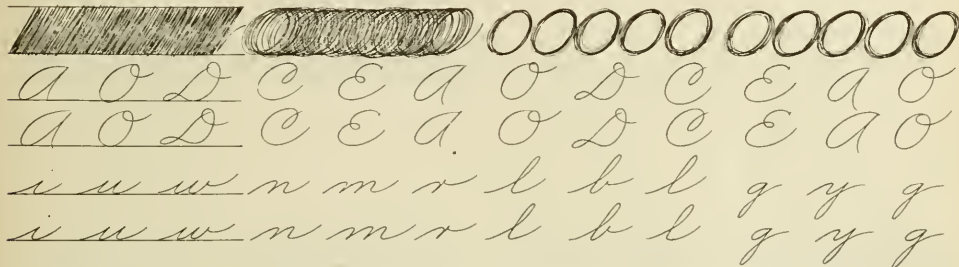
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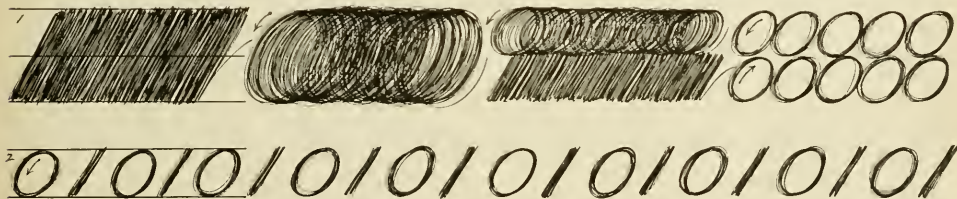
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A Business Educator Certificate
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and Better Paying Position

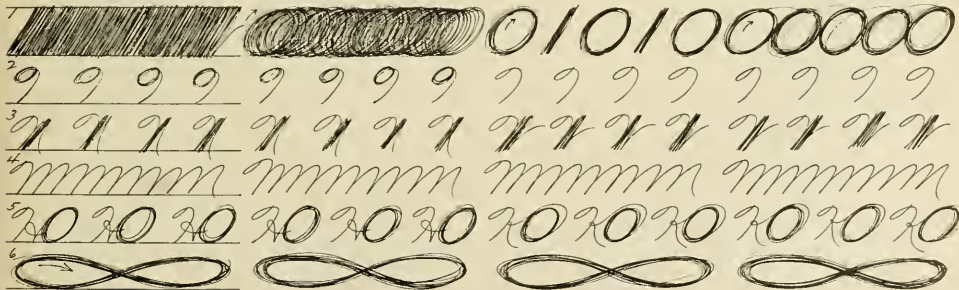
Training in penmanship is an art not only for penmanship, but that one may acquire habits of concentration, self-control, neatness, order, precision and judgment in all kinds of writing he undertakes to do, such as spelling, language, composition, social and business letter-writing. Each one pursuing the course of lessons in this Manual should aim to become proficient in position, penholding, movement, legibility and speed. To this end it might be well to refer to the illustrations at the beginning of the Manual so that you may become more proficient in position, penholding, etc., before proceeding to the practice on the following lessons.



Lesson 29. This is a review of all of the letters covered in Part One and should receive thorough practice. Do not review this lesson only, but review many of the lessons. Constant repetition makes for proficiency.



Lesson 30. These are good general drills to practice for freedom of movement before proceeding to the letters. In copy number 1 count to 100 for each drill in the first three quarter spaces. Count 8 for each oval in the last quarter space. Practice them at the rate of 180 to 200 downward strokes a minute. Count 8 for the oval and push-and-pull drill in copy number 2. Be watchful of position, penholding and movement.



Lesson 31. These are specific movement drills and lead directly to letters. This lesson should be practiced frequently from time to time. For the first drill under 2 count 1-2-3-4-down, and for the second drill count loop-down. For the first drill under number 3 count loop-down, 1-2-3-4-5-down, and for the second drill count loop-down, 1-2-3-4-5-curve. For number 4 count loop-down, 1-2-3-4-5-6-7-8-9-down. Curve the ending stroke on the count down.

v v v v v v v v v v v v v v v
 vvvv vvvv vvvv vvvv vvvv
 vine have given leave divide
 One never loses by doing good.

Lesson 35. For the v count glide-1-2-dot, curve. For the four joined count glide-1-2-dot, glide-1-2-dot, glide-1-2-dot, glide-1-2-dot, curve. See that the movement is free in writing the words.

You will never lose by being able to write well. Be confident, think and plan ahead and you will win.

Practice the drills for a few minutes before going to the letter.


 mmmmm mmmmm mmmmm mmmmm
 x x x x x x x x x x x x x x
 mix axiom examine anxious ax
 Exercises make writing easy. E E

Lesson 36. For this letter count glide-1-2, cross. The cross stroke may be made either upward, or downward, but in the right way. Write from 12 to 18 words a minute.

H H H H H H H H H H H H H H
 H H H H H H H H H H H H H H
 H H Hunt N M Hume N H Kline
 Hold your hand in good position

Lesson 37. For the H count loop-down-down-loop, with a slight pause on each down count. For the K count loop-down-1-2. Keep the movement free and elastic, especially in ending each letter.

Practice your own name as well as other names in connection with your practice on this lesson.

o a o a o a o a o a o a
 oooo aaaaa oooo aaaaa
 one am union manna manna
 Getting always comes by doing.

Lesson 38. For the o count 1-2-curve. For the a count 1-2-3-curve. In the joined o's count 1, swing-2, swing-3, etc. For the joined a's count 1-2-3, swing-1-2-3, swing, etc.. Note how a is unlike o in form.



Practical Business Writing

E. A. LUPFER

Zanerian College, Columbus, Ohio

Send 10 cents with specimens for red ink criticism.

NOW

is the time to send clubs from your students to get them to work on the excellent courses in Business Writing

Recently a young man was offered a good position but could not fill it on account of his poor penmanship. Many are held back on account of poor writing. There should be no excuse for this condition, for anyone who will practice can soon learn to write a good hand. The business world wants good readable writing, and is willing to pay good salaries to those who write well. Are you preparing for a better position?

Are you working faithfully on your plain business penmanship?

You will have many envelopes to address. Try the two examples. See how uniform in height and spacing you can make them. Get the work solid, forceful and free. Watch the arrangement of the work as a whole.

*Miss Jane Rowe,
Summerford,
Maine*

*Mr. A. C. Farmer,
Kansas City
Mo*

Here is part of a letter. Better take each line alone. Notice the arrangement. Much depends on margins and spacing. Watch the rate of speed used. Try to go as fast on page work as on exercise and words. You should give more attention to the general things, than to the little technical points on page letters. If any one letter is not correct, work on it alone. After you have written a page of addresses, stop and examine it. Are all letters on the same slant? How about spacing, margins, movement, etc., etc.?

*Successville, O.
Mr. R. U. Wideawake,
Anywhere, Now.
Dear Sir,
Now is the time to improve
your penmanship?*

Signature writing is very interesting work, and requires more study than ordinary writing. Study your own signature, and when you develop a good combination you can soon master it.

The A, H, K, in the copy joins naturally. The F and G also join naturally, but the G and M are more difficult to join easily, and therefore I believe should not be joined. Letters do not have to be joined to make a good signature. Notice the J O I, M and P, and V and C. If a combination looks strained it is not good.

Let your individuality display itself in your signature, for you are allowed more liberty in your signature than in other writing. The E in E. G. Harris is quite beautiful and individual. The T in Thompson and the J. O. J. make individual combinations, but in the hands of an unskilled person the J O J is dangerous. If your signature is not legible when written fast and under unfavorable conditions, better change it. A slight shade (not heavy) is not objectionable as in Anderson. Use judgment in your work, and do not use anything too freakish or too flourished. Flourished signatures for business are, or should be, a thing of the past.

Better avoid underscores and long finishing strokes. The one in Anderson does not look bad, yet you could not use it at the bottom of a check or close to the bottom of a sheet of paper.

There is some sensible way of writing your name if you will study a little, and use good judgment. Above all, learn to write it so that anyone can read it. What an aggravation it is to receive a letter from one who cannot or is too careless to write his name legibly.

A. Kennedy

F. G. Munson

E. G. Harris

S. M. Percy, Jr.

J. Jameson

W. D. Drummond

James Thompson

W. C. Anderson

Write Christmas Greetings to your friends. Arrange them nicely on the page. Take a sheet of paper about 8x10 inches and place a border line around it one inch from the edge. Let your writing come over to one inch of this line, or two inches from the edge of the paper, and see what a beautiful page you will have.

Here's wishing you much happiness and prosperity.

Columbus, Ohio

Dear Friends,

Greetings to me and all.
May this be a happy Christmas and
the coming year a most prosperous
one for you.

Faithfully yours,

E. C. Luffer



EDITOR'S PAGE PENMANSHIP EDITION

**Our Policy: Better Writing Through
Improved Teaching and Methods.
Form with Freedom from the Start.**

MAKING HANDWRITING AN ANACHRONISM

Of more than passing importance is the movement launched yesterday by the Mothers Club of the Edmunds School, in this city, for instruction in typewriting in the graded schools. The man or woman who will give the matter the attention it deserves will be convinced that here is an extremely practical way in which to teach the rising generation to look after itself and to make the public schools of greater use to the community.

The president of the club, in submitting the proposition to her fellow members, called attention to the fact that she had made a practical investigation of the matter by learning to typewrite. She found it an easy accomplishment, and is astonished that every one does not know how to use a machine.

This is a typewriting age. Convenience, accuracy, and speed are subserved by using a machine instead of a pen to do the writing, the word requires in its business. It is not too extravagant, perhaps, to predict that the time will very shortly come when handwriting will be a lost art and writing will be done by machine.

It seems not only extremely practical but highly necessary that some note be made of this tendency, and that the coming generation be as thoroughly instructed in typewriting as in other elements thought to be part of all primary education.

The above editorial appeared in The Washington Times, D. C., Oct. 17, '16.

It revives anew the hopes of those who cannot write well and who are too indifferent or inefficient to learn.

But these same people who invite reforms in writing continue to do daily many foolish things for which the only reason is tradition.

When theory is brushed aside and conditions are faced, there are many reasons why longhand will long persist, not the least of which is that the \$100.00 typewriter is the one big obstacle itself.

Until some Ford enters the Typewriter world few will use the implement, and they will earn their living upon it.

In the meantime the pen continues to indite more human missives and record more facts than all the typewriters.

The typewriter must be greatly cheapened and simplified before the pen will be greatly relieved, much less displaced by it.

So on with the training for greater manual skill in writing in our schools. It is for us not to let up but to efforts to get busy, else inefficiency would be the heritage of every child in the elementary and secondary schools.

SERVICE

"We grow by doing, not by thinking of our thoughts and feeling of our feelings."—Elbert Hubbard.

To forget self in the service of others is essence of joy and usefulness.

It is through achievement that the greatest growth is possible intellectually, physically, morally.

Self-conscious people are timid or egotistical; "what will people think," not what good will result, concerns them most.

Sensitive people live too much in their own feelings and not enough in the sufferings of others.

As teachers we need to think of the welfare of our pupils and our own welfare will take care of itself.

Provisional Program NATIONAL COMMERCIAL TEACHERS' FEDERATION

Dec. 27, 28, 29 and 30

Subject to change by the Committee on Arrangements.

SPECIAL ASSOCIATIONS Wednesday

- | | |
|----------------|--|
| 9:00 to 11:30 | Gregg Federation.
Munson Club.
Accredited Schools Assn.
Rowe School of Methods. |
| 11:30 to 12:30 | Inspection of Exhibits of publishers and others. |
| 2:00 to 4:30 | Gregg Federation.
Munson Club.
Accredited Schools Assn. |

- | | |
|------|-------------------------------|
| | Rowe School of Methods. |
| 4:30 | Inspection of Exhibits. |
| 7:30 | Address, Reception and Dance. |

Thursday

- | | |
|----------------|---|
| 9:00 to 11:30 | Federation meeting. |
| 11:30 to 12:30 | Exhibits. |
| 2:00 to 4:30 | Section meetings, Exhibits. |
| 4:30 | Informal dinner, open forum and fire works. |
| 6:30 | |

Friday

- | | |
|----------------|------------------------------|
| 9:00 to 11:30 | Federation meeting. |
| 11:30 to 12:30 | Exhibits. |
| 1:30 to 3:30 | Sections. |
| 3:30 to 5:00 | Joint Meetings on Standards. |
| 5:00 | Exhibits. |
| 7:30 | Special Associations. |
| 9:00 to 11:30 | Sections. |
| 11:30 to 12:30 | Exhibits. |
| 1:30 | Special Associations. |

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Of the Professional Edition of
this Number of the Business
Educator

Editorial.

Official Report of the Chicago, 1915, Convention of the National Commercial Teachers' Federation.

Mental Meanderings, Carl C. Marshall, Cedar Rapids, Iowa.

The High School Course, D. Walter Morton, A. M., C. P. A., Dean of the School of Commerce of the University of Oregon, Eugene, Ore.

Civil Service Preparation, J. F. Sherwood, International Business College, Ft. Wayne, Ind.

Commercial Preparation Through Corporation Schools, Lee Galloway, Ph. D., Secretary National Association Corporation Schools, New York City.

Accountancy, Winfield Wright, LL. B., C. P. A., Philadelphia.

Arithmetic, O. S. Smith, Detroit, Mich., High School of Commerce.

Letter Writing, Louis Victor Eytinge, Florence, Ariz.

Commercial Law, P. B. S. Peters, Kansas City.

Business Efficiency, Thos. E. Cupper, Inc. Acct., Bingen, Ga.

Vocational Guidance, F. E. H. Joeger, East Side High School, Newark, N. J.

Chinese Bookkeeping, Ray Ovid Hall, Peking, China.

News Items and Miscellaneous Timely Material.

Technical Training

Penmanship involves a finer technic of skillful handling than any other universal art. Clear thinking and skillful moving are necessary for successful results. To see clearly the form through study, analysis, and criticism, and then to develop the necessary skill and confidence through drill should be the aim of the instruction in writing. And when rightly combined and developed, improved mental and manual results are noted in other subjects and arts.



EDITOR'S PAGE PROFESSIONAL EDITION

A Forum for the Expression of
Convictions and Opinions Relating to Commercial Education

SCHOOL AND LIFE

The business school succeeded because there was need of instruction in accounts, customs of business, and correspondence, but not alone because of these needs. It succeeded because it made of the school more of a life or business condition. There was some of the atmosphere of business in the school room.

Now The National Association of Corporation Schools is going the business school one better by taking the school into business. The school has gone into the very atmosphere of the workshop and accounting room. Employees are in some instances actually paid to go to school on the employer's time. Truly times are changing.

Cincinnati and some other cities are achieving something in the matter of part-time or continuation instruction wherein pupils work one week and go to school the next, or in which instruction is continued after the pupils leave school and enter upon their life work.

It all means that the old apprentice system had some virtue the school alone could not give, but that a union of experience and school is best, in many lines at least.

The business school, in its tendency to reproduce actual business conditions in its equipment and courses, is thereby combining theory with practice and study with experience.

The part time or continuation school program seems better adapted to high and evening school conditions than to private commercial schools, because the work in the latter is more intensive and concrete, which is largely due to age of pupils and need of early, full-time employment.

The work of the Corporation Schools is mighty interesting.

FOUR-YEAR vs. TWO-YEAR H. S. COMMERCIAL COURSES

Robin Lynn Hamilton, head of Vocational Training, Sioux City, Iowa, High School, reports that more than 50 percent of their commercial pupils elect the four-year course in preference to the two- or three-year courses.

Two-year courses start out well but in the long run the four-year course is the best. Two-year courses attract some students who would not go to the High School at all and who, later on, decide to pursue the four-year course.

In this way the short course is a double blessing or has a double value, that of retaining many who would drop out and of interesting them enough to go on through four years of preparation for success in commercial careers.

COMMERCIAL EDUCATION

Private business schools as well as public high schools are reporting enlarged enrollments indicating continued and increasing interest in and appreciation of commercial education.

This is the natural result of demand on the part of the public and results on the part of the teachers of commercial subjects. For while many commercial teachers have not been as thoroughly trained as teachers in other high school subjects they have more than made good because of the practical training given and because they believe in commercial education and religiously do their best.

It is for commercial teachers to carry on their education through extension courses and summer schools, until they are thoroughly qualified. Even then, standing still is out of the question, because no other phase of education is more subject to change than commercial because commerce is rapidly changing in processes and methods.

The Departments of the Business Educator are for the purpose of keeping aflame ambition and supplying material to those who are desirous of growth and who are determined to make good to the fullness of their capacity.

A TRIP EASTWARD

The middle of October we had occasion to visit New York City, Washington, Philadelphia, and Allentown, during which time we visited the following commercial schools:

The Packard Commercial School, The Miller School of Business, both of New York City, N. Y.

The Washington Business and Civil Service School, The Temple School of Shorthand and Typewriting, Strayers Business College; all of Washington, D. C.

Peirce School, Girard College, Taylor Business School, Banks Business College, Philadelphia Business College, all of Philadelphia, Pa.

American Commercial School, Allentown, Pa., named in the order of visits.

All reported a good day attendance and an exceptionally large night enrollment, due, it seems, to unusual demands for workers during the day who continue their schooling in the evening schools.

In New York we got our first glimpse of the widely advertised Business Show. It was, as such shows go, a success. But, like the circus or fair, once you have gone through with the first thrill, the rest are all much the same. At least, it so appeared at the end of a strenuous day in the big Metropolis.

The joy was in the greetings of familiar faces, friends, and professional coworkers—the human element appealed more strongly than the mechanical.

But to the public generally these shows provide an introduction to improved appliances and methods worth much to all concerned.

COMMITTEE OF FIFTEEN

The U. S. Commissioner of Education, Hon. P. P. Claxton, as a result of an educational conference on foreign service training held in Washington, Dec. 31, 1915, appointed a Committee of Fifteen to study the question of Educational Preparation for Foreign Service in secondary schools, colleges and universities, as follows:

E. D. Adams, Professor of History, Leland Stanford University.

Morton A. Aldrich, Dean College of Commerce and Business Administration, Tulane University.

John Clausen, Manager Foreign Department, Crocker National Bank, San Francisco.

James C. Egbert, Director School of Business, Columbia University, New York City.

William Fairley, Principal Commercial High School, Brooklyn, N. Y.

J. F. Fish, President Northwestern Business College, Chicago, Ill.

Lincoln Hutchinson, Professor of Commerce, University of California, and former American Commercial Attache Rio de Janeiro.

Jeremiah W. Jenks, Professor of Government, New York University.

Samuel B. McCormick, Chancellor University of Pittsburgh.

Leo S. Rowe, Head Professor of Political Science, University of Pennsylvania.

John E. Treleven, Chairman School of Business Training, University of Texas.

Glen Levin Swiggett, Bureau of Education, Chairman of the Committee.

Dr. McClintock, La Salle Extension University, Chicago.

Dean Hichs, University of Cincinnati, Cincinnati, Ohio.

Charles H. Sherrill, Counselor-at-Law, and Chairman Committee Foreign Relations, United States Chamber of Commerce, N. Y. City.

A meeting of the committee was called in New York City, October 16, 1916, to which the following members responded in person:

Egbert, Fairley, Fish, McCormick, McClintock, Swiggett.

A report of this conference will be made from Washington by the chairman, Dr. Swiggett.

The scope of the work of the committee has been widened to include preparation for foreign and domestic service in commercial training. Much will be accomplished, it is believed, in the cause of commercial education. The private commercial school has an able and loyal representative on the committee in the person of Mr. J. F. Fish, Pres. of the Northwestern Business College, Chicago, Ill.



MENTAL MEANDERINGS

CARL C. MARSHALL
Cedar Rapids, Iowa

A Great Time Promised at Chicago

For more than twenty years some four or five allied groups of American commercial teachers have made the Christmas holidays the occasion for fraternal assemblage. As all old-timers know, this now great and important gathering, had its beginning in the enthusiasm of a band of penmanship teachers, who had organized the "Western Penmen's Association" back in the early 90's. It was at the Christmas meeting at Chicago in 1895, I believe, that this organization broadened itself into the present federated body known as "The National Commercial Teacher's Federation."

During the procession of years,—most of the meetings have been held at Chicago, which city is, for many reasons, the most convenient meeting place for the great body of teachers from the Central West, who mainly make up the membership. In the earlier meetings, it was difficult to get the attendance up to the required one hundred, which was necessary to secure special railroad rates, but there is disappointment now if the enrollment falls short of five hundred. This, alone, shows how the idea of commercial education has grown. In the history of the organization there have been vicissitudes, things have not always gone right with the machinery, but as the old farmer in Will Carleton's poem says: "Most of the years behind us, we've passed by very well."

The next meeting promises to be the best of all. Clay Slinker, of Des Moines, President; W. H. Gilbert, of Marshalltown, Iowa, Secretary, and Otis L. Trenary, of Kenosha, Wis., chairman of the Committee on Arrangements, are a trio to be relied on. Here are a few of the things arranged for:

1. A program about half as long as usual.
2. Two forenoons given to section meetings, and the afternoons to general conferences and round-tables on various teaching problems.
3. One or two addresses by high class men.
4. Time allotted for conferences among teachers who affiliate with the Gregg and other special associations.
5. An informal dollar-dinner on Thursday evening the 29th, followed by a vaudeville entertainment and "Open Forum" and other "fire works."
6. Special facilities and a time program for publishers and authors to show their books, and meet teachers interested in them.

The teaching conferences are to be based on an elaborate series of live

topics and questions which have been sent out broad-cast, and which will give speakers a chance for some thought and study of the problems in which they are interested. These questions show brains, and perception of the fitness of things on the part of those who have prepared them.

Altogether, this program looks better to me than that of any previous educational bill of fare I have ever seen.

The growing commercial teacher or business school man, who stays away from this splendid meeting is not giving himself a square deal. Only a self-centered egotist or a hopeless mossback could fail to be benefited.

You need the Federation, the Federation needs you. This ought to settle it, so we will now sing (with my dear old adversary, Emos Spencer, to lead):

"Let us gather from the East, boys,
and rally from the West,
Shouting the battle cry of Progress,
We'll cheer for Governor Ferris and
hooray for all the rest.
Shouting the battle cry of Progress."

CHORUS (All join in)

The Old Fed. forever! Hurrah, boys,
hurrah!
Down with the knocker, and up with
the cause,
For we'll rally at the Sherman, boys,
we'll rally once again,
Shouting the battle cry of Progress."

Some Hobbyists and their Mounts A man without a hobby is rather a pathetic figure, something akin to a dwarf or a hunchback, I think, except that the arrested development is spiritual. For the yearning of the normal man for play does not and should not pass with his childhood and a hobby is the form that play takes in a grown-up. No doubt, a man's work is the most important, but his play is nearly always most interesting. Perhaps this is because work is essentially selfish,—the tool whereby one draws wealth, or fame, or power unto himself. Whereas, play is disinterested—the spontaneous out-reaching of the spirit for the pure joy of living. The sweetest and most charming of human souls are they who have kept the largest share of their childhood, and there is nothing like a hobby to keep the springs of youth bubbling.

Whenever I see a man, as the engine stops for water, hop off the train with his little 4×6 camera to take a snap-shot at a family of pigs, or a bunch of bare-footed kiddies clinging to a door yard fence, I know that man has still the boy in him and I am drawn to him accordingly. The kodak hobby must be a good one. I have never tried it myself, but I have some friends who get a lot out of it. One of these is Elizabeth Van Sant, of Omaha. Most of us know Miss Van Sant as an author and expert teacher of Munson Shorthand. But you wouldn't expect to meet her out in the woods, with a camera mounted on

a fish pole, taking intimate snap-shots of birds in their nests, would you? But she does just that and, to the appreciative, she will discover wonderful family portrait groups of infant owls, blinking from their windows in lofty sycamores, or a kindergarten of little wood thrushes getting their first lesson in flying. Silent as an Indian, she goes sleuthing through the woods and the rocky hillside, waiting, often with infinite patience, for the right moment to catch a mourning dove feeding her young, or a family of chipmunks playing at hide-and-seek among the upper branches of an oak. It is worth crossing a state to see Miss Van Sant's collection, and listen to the story of her adventures in getting these living pictures.

Another, and different kind of a hobbyist, is my friend Gaylord, of Beverly, Mass. A dozen years or so ago Gaylord acquired title to a rocky knoll, out in the edge of town. To the unaided eye, this knoll seemed to consist of some thousands of tons of granite boulders, ranging in size from a pumpkin to a haystack ("dornicks" we call them out in Missouri) with just enough sandy soil to act as a sort of cement, to keep the dornicks from rolling down the hill, and allow a few blueberry brushes and briars to hang on by their teeth, as it were. As a place to start a home this yankee kopje looked about as inviting as the sheet iron roof of a water-tank. But with inspired vision, Ero. Gaylord saw a castle in the air (there was plenty of air), and he set about to materialize it. The immediate and pressing task was to get rid of the dornicks, and he just rolled up his sleeves and went at it. I forget how many years ago this was, but I know that Gaylord's blessed little kiddies that I used to dandle on my knees in those days, while their daddy was digging out the rocks, are now in college. Can you imagine that polished, well-groomed, and debonair Massachusetts school man, whose pleasing speech and refined presence have been known for twenty years in our conventions, spending from two to four hours a day during all these years, in the garb of a quarryman, delving with pick and shovel on this stubborn rock pile? The tons of dornicks have been fashioned into an ornate retaining wall, which winds around the kopje; the sand, mingled with hundreds of wagon loads of soil, have converted the rough hillock into a billowy garden, where flourisheth scads of strawberries, peas, green corn, and other dainties in season, and around this dawning Eden has arisen a sheltering windbreak of pine and spruce. But the castle itself is yet to be. Measured in the value of days work at the union rate per hour, my New England friend has paid a fancy price for the home that is yet hardly more than a site, but who shall set a price on the muscles, "hard as nails" as they say, the brown and ruddy skin, and fitness of physical condition that show in every inch of him the effects of his strenuous hobby?



The High School Commercial Program

D. WALTER MORTON, A. M., C. P. A.

Dean of School of Commerce, University of Oregon, Eugene, Ore.

PAPER NUMBER 3

THE TWO-YEAR COURSE

When a two-year course is offered it is possible to provide instruction in stenography, which was not suggested for the one-year course, for the reason that all that really is accomplished in one year, in the teaching of stenography, is a knowledge of principles, while the second year is used to develop speed, and to practice upon and fix the shorthand principles studied during the first year. Stenography, therefore, is better left for the two-year course.

Correlation of Stenography with Other Subjects in the Course. In this connection, we venture to repeat again what we have previously said in another article, published last year, that the wide-awake stenography teacher can provide the cultural element, which is so often lacking in any vocational course of study. If from the very start the stenography teacher will use as exercise material, excerpts from the very best literature, and even good essays and articles found in magazines or books, and even house organs of many firms, such as the *Harvester* and *Ford Times*, when such essays and articles have a message and are full of instruction, culture can be put into the teaching of stenography. The senseless exercises, which are nothing more than the collection of words with the proper sounds, to afford exercises in the various principles of shorthand instruction, which are being taken up, can be discontinued. We have previously said that such sentences as have been used to teach penmanship, such as "I am pining for a pin," might likewise be discontinued, and other sentences with a real message, and with some cultural instruction substituted. It may involve some search on the part of the teacher to find the proper combination of words in cultural works, or even instructional essays, which would combine to give the cultural instruction sought, but surely there is in the current literature and business reading, as well as in the classical, material which is suited for such a purpose. In the second year of such a course, as suggested in the article above referred to, the dictation matter provided might actually be such as to really give the cultural touch. For instance, when the period consists of 30 minutes, 20 minutes might be consumed in a reading exercise from some one of the list of available classical works, which have been translated into the best shorthand style. Such a list was given in the article in the April, 1916, number of the *Business Journal*. The other 30 minutes of the period might be used in actual new dictation matter. The wide-awake teacher could ask the principal of the school, or the super-

intendent, to come to the class at the class hour, preferably an hour early in the day, and bring his mail. The principal could then actually dictate replies to his letters, so that as soon as a letter was dictated some student selected by the teacher, might at once pass to the typewriting room and actually transcribe the letter, knowing that the letter was to go out in the regular mail for that day. The teacher, in all instances, would take the dictation from the principal, just as the class did, and would check up the letters before they were finally passed to the principal for his signature. This would make the work practical for 30 minutes, and would provide cultural reading, and the necessary review of the various shorthand principles for the other 20 minutes, while at the same time teaching the student something of the very best to be found in the literature of the present and the past.

Really Efficient Stenographers could be Trained in Two Years. It is certainly possible in the two-year course to really train students, so that they will become efficient stenographers. The time is sufficient under the present system, when concentration upon stenography is provided, by giving the course every day in the week, one period a day. If, however, the suggestion previously made that stenography be begun in the grades is accepted, it would not mean that 5 periods per week should be given to this subject by grade pupils, but that at the end of their grade course, with say in the beginning two periods per week until they had learned the principles, and after that two periods per week for practice, they would then be ready to actually use their stenography, by reason of their long period of drill, and also the opportunity given for developing speed at a gradual increase year after year. The ability to write and use shorthand would then be possible for all graduates of the grades. Those not going into business could make abundant use of this accomplishment in their callings, undoubtedly. Those going on to high school and university could use it for the taking of lectures and the making of notes. The vocational students, however, who find it necessary to enter a two-year course should concentrate, having some instruction every day for the whole two years, in order that they may become more efficient stenographers.

Typewriting. Typewriting, likewise, could be cultural, for typewriting exercises, as well as stenographic and penmanship exercises, might contain something that was of real value to the student, instead of the kind of material now put out for typewriting instruction and practice. Exercises

Mind-Training in Arithmetic

The concept of number is a fundamental intuition. Its basis is ratio, or comparison. The concept itself is not a matter of education, as it is common to the child and the adult, to the savage and the educated. But the development and extension of this concept is educational and depends on training. This fact makes arithmetic a mental, rather than a mechanical subject. It depends on reasoning rather than on mental reflexes, memory, or perception, as is the case with most other branches of instruction. It follows that all good arithmetic teaching involves **thinking**, and this is mainly what gives the subject educational value.

Although certain arithmetical processes are largely mechanical, as addition, sight multiplication, and certain activities in so-called "rapid calculation," nobody ever gets very far as an arithmetician, unless he has learned to reason mathematically. To accomplish this is what gives value to so-called **mental arithmetic**, which offers more opportunity for reasoning than does the written work which absorbs so much of the learner's time in the laborious, and more or less mechanical processes of written computation, and in the course of which the reasoning faculty is little used.

The "Sample Fiend"

This is a popular term used by book men to describe those petty grafters in the teaching profession, who make a practice of asking for book samples, under the guise of "examination with a view to adoption," when they are really not in the least interested in the book, have no prospect of, or intention of adopting it, and ask for it simply and solely because they can get it for nothing. O, yes, there are plenty of such people, and one won't have to be in the book business long to find that out. It has time and again been brought to the knowledge of book salesmen, that there are teachers and superintendents who make a regular practice of getting all the free books they can in this way, and then disposing of them to the second-hand book dealers for whatever they can get. It would be interesting to have some kind of an X-ray that would show the mental machinery of a man small enough to indulge in such thievery.

Then there is that other brand of sample fiend who may ask for the book, in good faith, but who feels himself under no obligation even to acknowledge the courtesy extended him much less to answer letters the publishers write him as to his opinion of the book. It seems to me that when a man asks to examine a book, and it is sent to him for this purpose, and without charge, it is only common decency on his part to report as to his opinion of the book, and whether an adoption is feasible.

But there are a lot of them that won't do it, no matter how many nice letters you write them. It is not only bad morals, it is bad manners.



should be provided which would gradually develop the speed of the student in transcription, as well as exercises which would develop his ability to copy excerpts of all kinds.

Duplicating and Filing to be a Part of the Office Practice Instruction. One of the criticisms more often made of the high school graduate entering business, perhaps, than any other, is that such students do not know how to file correspondence. Part of the typewriting instruction should be in office practice, and abundant opportunity should be given for filing instruction. For this purpose it is possible to obtain from the Globe-Wernike Company, of Cincinnati, Ohio, one of the finest pamphlets it has ever been the privilege of the writer to examine, on the subject of filing, namely, their little booklet entitled "Filing and Filing Devices." The office practice instruction should also include lessons in mimeographing. The student should be able to cut a stencil. Even though the school board might not find it possible to purchase stencils, the student at least should have the instruction, even if he has to buy the stencils himself. There are few offices today, where a stenographer is not called on to actually cut a stencil for mimeographing purposes. The student should also have instruction and practice in the "running off" of stencils on the mimeograph machine. It might also be well to give the student some idea of other mimeographing devices, such as a multigraph, and one or more of the various electrical machines now used for duplicating purposes. A fully equipped commercial department will also have some one of the many addressing machines. A knowledge of the working of such machines is essential in many business offices, and should be taught under the heading of office practice. Perhaps the various billing machines might be brought to the attention of the student, and where there is a fully equipped commercial department, a knowledge of the adding machine should be provided for, when teaching bookkeeping. When the school has no such equipment, but a concern in the town does, some arrangement should be made to have the students visit the concern using the special office equipment. Such visits might tend to interest the business men of the community in the school.

Stimulating Typewriting Interest. If the teacher wishes to stimulate interest in the typewriting work, it would be well to obtain from some of the typewriter companies their regular printed tests, and to follow instructions and directions for holding the contests. This will, in many instances, stimulate interest on the part of the students, especially those who receive some of the many kinds of rewards offered, such as pennants, buttons, medals, etc.

Bookkeeping. Bookkeeping in the two-year course should be taught throughout the two years. The first year should be devoted to the prin-

ciples and the working out of a small set illustrating principles. The second years should be used to teach special accounting for the various fields in which the students are interested, such as farm accounting, lumber accounting, bank accounting, corporation accounting, etc.

Commercial Arithmetic. Commercial arithmetic should precede bookkeeping in the four-year course, but this is not always possible in a four-year course. In any two-year course when there is time available for teaching commercial arithmetic, without the necessity of crowding all of the vocational work into the one year, we would suggest that the commercial arithmetic be taught in the second year, and that this subject include only those divisions of arithmetic which will assist in a preparation for bookkeeping. The commercial arithmetic as now handled in most instances, usually consists of extended exercises in addition, subtraction, multiplication, fractions, and decimals, with perhaps some work in figuring up the amount of wall paper that will be needed for a room, or carpet to carpet a room, brokerage, commission and percentage problems, etc. It would be wasted time today to spend so much time on these topics, especially those involving the amount of paper necessary to furnish a room, or carpet to cover a floor of a room. We are using today calamine for wall decoration, and not using carpets except in rare instances, but rugs of standard dimensions — 6x9, 9x12, 12x14, etc. Less time should be spent on the fundamentals, which should be given in the grades, and provided for by the grade teachers, but more time should be spent on mental problems in percentage, the working out of statements showing the net worth of a concern, from a statement of its assets and liabilities, aliquot parts, which really is the very basis of rapid calculation work in commerce, insurance problems, etc.

If the high school giving a two-year course should happen to be located in a rural district, we would suggest that works like the one gotten out by Ginn & Company, written by Prof. John E. Calfee, with practical problems adapted for the farmer, be substituted for, or be used in connection with the course in commercial arithmetic, especially where the one-year course is provided in an agricultural district. The fundamental purpose, however, of commercial arithmetic should be to develop accurate and speedy mental ability in solving problems, and also to prepare for, and introduce problems which will give the student an insight into bookkeeping, such as the statements above referred to, bookkeeping problems, purchase and sales problems, etc.

Civics. This subject was suggested for the one-year course, and is likewise suggested for the two-year course. With the provisions in this country for voting which allow the franchise privilege to all men of 21 years of age, and in many of the states

not only to men but to women, it is exceedingly important that some training should be provided in the high school course that will prepare the future citizens of the country for the exercise of their rights and privileges as voters. The study of civics, therefore, is suggested as the means for teaching the future voters the organization of our government and their privileges under the constitution. Perhaps another reason for suggesting civics is that so many of the legislatures of the country at the present time, and perhaps more so in the future, will be largely made up of business men. As the states become more thickly populated, and agriculture gives way to manufactures, the population of the states undoubtedly will increase, and the make-up of the legislatures will probably be changed, so that at least a large proportion of the members of the various state legislatures in the thickly populated districts will be business men. Instruction in civics, therefore, seems to be not only a necessity, but a means of real cultural study for vocational students.

Vocational Guidance. Vocational guidance, likewise, we would suggest be continued in the two-year course as a regular subject in the first semester of the first year.

English. In the two-year course we would suggest that English be taught in the second semester of the first year as English Composition, and that this composition work be continued in the second year, thus giving a whole year and a half to English Composition work. The second semester of the second year might be given over to business correspondence.

Pennmanship and Spelling. We would suggest that penmanship and spelling be taught for five periods a week in the first semester of the first year.

Second-Year Course. The second-year course, then, as we have above outlined, would contain those studies which will tend to give and create earning power, and prepare the student for citizenship. No attempt is made in the course here suggested to provide for cultural studies, other than by proper correlation and selection of material for stenography, typewriting, spelling and penmanship, etc. The two-year course, then, would be as follows:

TWO-YEAR COURSE First Year

First Semester	Periods
Pennmanship and Spelling.....	5
Stenography	5
Typewriting	5
Vocational Guidance	5
Bookkeeping	5
	—
	25

Second Semester—	Periods
English Composition	5
Stenography	5
Typewriting	5
Bookkeeping	5
Civics	5
	—
	25



Second Year

First Semester	Periods
English Composition	5
Stenography	5
Typewriting and Office Practice	5
Bookkeeping	5
Commercial Arithmetic	5
	—
	25
Second Semester—	Periods
English Composition	5
Stenography	5
Typewriting and Office Practice	5
Bookkeeping	5
Commercial Arithmetic	5
	—
	25

Planning a Civil Service Course

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FEDERAL CIVIL SERVICE EXAMINATIONS

Preliminary instructions given at the beginning of the examination.

At the beginning of every examination each competitor is given a preliminary sheet containing the following instructions. Other special instructions may be included. All instructions should be carefully read and followed:



"Fill out the blanks at the top of this sheet and all other sheets as they are issued to you. Read the instructions at the top of each sheet. Perform all work on these sheets in ink. Spoiled sheets will not be exchanged for new ones. See that you receive all the subjects mentioned below in their regular order."

"Your time is reckoned from the moment you receive the first numbered sheet. No allowance is made for time lost while out of the room. Do not leave the room while working on a sheet; it will be taken up and not reissued to you. You are not limited to time on any sheet unless specified on the sheet."

"Pencil may be used for preliminary work only on the scratch paper furnished by the examiner. When you are through with the scratch paper return it to the examiner."

"Examiners are forbidden to explain the meaning of, or to make remarks relating to a question that may in any way assist in its solution. Necessary explanations will be made to the whole class."

"You are forbidden to communicate with, give to or receive aid from, a fellow competitor, and to use helps in any form. Before the examination hand to the examiner any helps that you may have. Evidences of copying or collusion may result in the cancellation of your papers and your disbarment from future examinations.

Copies of the questions are not to be taken from the examination room."

"Do not fail to answer questions on the back of this sheet after all other sheets have been completed."

NOTE—Complete directions are given with each examination and if the applicant is sufficiently composed, no omission or error in complying with these directions need be made, but it is proverbially the case that applicant after applicant fails to do the very thing that he is told to do in sentences printed directly before him, and does the things that those same sentences tell him not to do. **THE ONLY THING THAT WILL PREVENT THIS, IS CONFIDENCE IN ONE'S PREPARATION AND A SENSIBLE COMPOSURE. DO NOT ATTEMPT TO IMPROVE UPON THE DIRECTIONS FURNISHED YOU. DO NOT DO "WHAT THE DIRECTIONS MAY MEAN" BUT RATHER "WHAT THE DIRECTION SAYS." IN MOST EXAMINATIONS, YOU ARE GIVEN A NUMBER WHICH TAKES THE PLACE OF YOUR NAME. DO NOT FORGET AND WRITE YOUR NAME WHERE THE NUMBER SHOULD GO.**

Following is a brief explanation of the different subjects outlined in my previous article. It is intended to give the student an idea of how to prepare for the examination and of what to expect when he takes the examination.

Penmanship

The rating on penmanship is determined by the legibility, rapidity, neatness, and general appearance, and by correctness and uniformity in the formation of words, letters and punctuation marks in the exercise of "Report Writing," "Copying from Plain Copy," or "Letter Writing," depending on what examination is being taken. No particular style of penmanship is preferred.

This subject forms an important part of each examination. Legibility and speed are necessary. Legibility requires uniformity as to size, slant, and spacing. Speed is the result of persistently training the muscles and of keeping them in practice.

In attempting to improve your penmanship, you must bring yourself to realize that the results will be commensurate with the length and thoughtfulness of your practice. To scribble aimlessly on paper, thinking to call it practice, is time worse than wasted. Good penmanship practice involves hard work and hard thinking.

Spelling

The examination in spelling consists of twenty words which the competitor is required to write as they are pronounced and defined. For example: "Hasten—To hurry." The competitor is given plenty of time to write the word "Hasten" before the next word is pronounced.

The applicant should be sure that the word pronounced is correctly understood; if there is any doubt he should ask to have the word repeated.

In preparing for the examination in this subject any text may be used. Before attempting to study the spelling of any word, you should be thoroughly familiar with the meaning of the word. Consult any good dictionary when in doubt as to meaning or pronunciation of a word. One of the best plans I know of to study spelling, is to have some one pronounce, say about 100 words at a time, and then make a list of mis-spelled words until you are positive that you can spell every word in the list and give the meaning of it. When you have mastered one list then have another 100 words pronounced to you and proceed in the same manner. I believe you can master 100 words or more daily under this plan, and I feel sure you will be surprised at the results.

THE COMMISSION REQUIRES THAT ALL WORDS BE BEGUN WITH CAPITAL LETTERS. A DEDUCTION OF 1 PER CENT IS MADE FOR EACH ERROR IN CAPITALIZATION.

The words should be written in a column and should be plainly and neatly written in ink. Do not make a number of erasures and then wonder why you failed to secure a better rating. **REMEMBER YOUR PAPER WILL BE TAKEN UP AS SOON AS THE EXAMINER FINISHES PRONOUNCING THE WORDS.**

Arithmetic

The first-grade examination in arithmetic embraces the fundamental rules, fractions, percentage, interest, discount, analysis and statement of simple accounts. There are usually five problems in the test. In solving the problems it is necessary that the work be given in full so as to show all figures and signs necessary in the solution of the problem. It is important that your figures be neat and plain, and no unnecessary figures should appear on the examination sheet.

You will be given a sheet of scratch paper and you are allowed to use a pencil to figure the problems out on this, but the scratch paper must be handed to the examiner with your examination sheets. In transferring your solutions to the examination sheet be very careful not to omit any figures that are necessary to make your solution clear. Write the word "Answer" or its abbreviation "Ans." after the answer to each problem. **REMEMBER ALL FIGURES NECESSARY TO YOUR SOLUTION OF THE PROBLEM MUST APPEAR ON THE EXAMINATION SHEET IN THE SPACE PROVIDED FOR THE SOLUTION.** Be careful not to soil or in any way spoil your examination sheet, for you will not be furnished with another. Know you are right before going ahead. This will avoid any changes or erasures in your work. Should you make an error, it is better to cross the incorrect part out neatly than it is to erase. Under no circumstances attempt to copy from another applicant's paper



nor do not allow anyone to copy from your paper. To do so may not only mean failure for you in the examination, but may bar you from any future examinations. A fraction in the answer must be reduced to its lowest terms. Do not write the solution on the examination sheet with your pencil; use pen and ink. The solution must be properly punctuated. Take your time; do not rush through the work. You will be well repaid for the time you spend in earnest, conscientious thought before trying to solve the problems.

Geography of the United States

This treatment of geography is intended for those who wish to prepare for either the Postal Service or the Railway Mail Service.

In this subject you will be given about five questions relating to the boundaries of states, capitals of the states, largest cities, rivers, and other bodies of water, and the location of cities by states.

Do not add to an answer anything that is not required by the question; for example, do not name four states when asked to name but three. An unnecessary addition to an answer receives no credit if correct, and is charged with an error if incorrect. If you desire to correct an answer, draw your pen through the part to be rejected and write the part correctly. It is better to do this than to erase.

In locating a town or city which is situated on a river, lake, bay or other body of water, that fact should be so stated. For example, "Cincinnati is situated in the Southwestern part of Ohio on the Ohio River."

In preparing for this examination:

1. The location of each state should be learned.
2. The capital of each state should be learned.
3. The largest city in each state and its location in the state should be learned.
4. You should be able to locate any one of the important rivers of the U. S. and to name all important cities located on them.
5. You should be able to locate all straits, sounds, gulfs, bays, lakes, capes, and mountains of any importance in the U. S.
6. You should be able to "bound" any state in the Union, name its capital, largest city, and all other important cities in it.

Civil Government of the United States

This subject is practically a study of the constitution of the United States. Questions are not asked upon the government of the several states.

The constitution is divided into sections, each section dealing with one main topic, which is sub-divided, these divisions being numbered. Read it section by section very carefully, being sure that you understand it as you go.

National history is being made every day. Keep in touch with important current events as treated in news-

papers and periodicals. There are many magazines today that give in brief form, accounts of happenings of importance. The daily papers discuss those matters of government that are most likely to suggest questions for examination, and the candidate would do well to keep himself informed along these lines.

You should be able to give the names of the principal officials, such as President and Vice-President of the United States, President of the Senate, Speaker of the House of Representatives, Members of the President's Cabinet, United States Senators from your State, your own Representative, the Chief Justice of the Supreme Court, and the Governor of your state.

Letter Writing

In this exercise the competitor is usually given a choice of two or more subjects upon which to write, and it is both natural and wise to select the one with which he is most familiar.

In marking the manuscript for this subject the commission will take into consideration its errors in form and address, in spelling, capitalization, punctuation, syntax, style, and its adherence to and treatment of the subject given, and its value in the judgment of the examiners marked on a scale of 100. This exercise is designed chiefly to test the competitor's skill in simple English composition.

After you have selected the subject you desire to write upon, the next thing to do is to think the matter over carefully. It is economy to spend half the available time in getting ready, before a word is placed upon paper.

The subjects are usually connected with current events, or topics which are in the public mind, and it is indispensable in preparing for these examinations to read the editorial pages of the best newspapers and the leading articles of some of the magazines devoted to current events.

It is not intended to give a completed treatment of the subject in this article, but to give such information as to enable the competitor to write a letter which shall fulfill the requirements of the Civil Service Commission, and thereby secure a high rating.

NOTE—In this examination you will be directed to sign the number given you by the examiner instead of your name. Do not forget to do this as directed.

The Plan of the Composition or Letter

It is best to prepare in your mind, or on paper, an outline or plan of the subject upon which you wish to write, arranging a series of topics into which the question is naturally divided. This will aid you in determining the beginning of paragraphs.

Suppose, for example, that you are to write upon the subject, "Name some of the uses of wireless telegraphy." The following would be a good outline to prepare before beginning to write your letter:

1. Its place among modern inventions.
2. As a saving in the cost of communication.
3. In regard to safety at sea.
4. Value and comfort to passengers.
5. Probable uses to aerial navigation.

Report Writing

In this exercise the competitor is given a loose statement of facts 400 to 500 words in length, which he is to summarize and arrange into an orderly, concise, and grammatical statement of the essential facts, consisting of not more than 200 words.

To prepare for this subject close attention must be given to spelling, punctuation, the use of capitals, the correct forms of words, and letter writing. In fact, you will have to give this exercise your very best effort.

In grading this exercise, the examiners will take into consideration the errors in form and address, in spelling, capitalization, punctuation, syntax, and style; also the conciseness and completeness of the summary. The exercise is to be written up in the form of a letter and must be addressed to the "United States Civil Service Commission, Washington, D. C.", and must express the substance of the original exercise.

Copying from Plain Copy

In this exercise the competitor is given a copy (usually in type) and he is instructed to make an exact pen-written copy of it. You will be instructed to paragraph, spell, capitalize and punctuate precisely as in the copy. All omissions and mistakes will be taken into consideration in rating this subject.

The matter to be copied may be arranged so as to contain words printed in large capitals, in small capitals and in Italics. This arrangement of type has to be shown in the competitor's copy as follows:

1. Words printed in large capitals are shown in the competitor's copy with three horizontal lines drawn beneath each word.
2. When words that are in large capitals in the plain copy should be begun with capitals, they are so written in the competitor's copy.
3. Small capitals differ from large capitals only in size.
4. Words printed in small capitals are shown in the competitor's copy with two horizontal lines drawn beneath each word.
5. Words printed in italics are shown in the competitor's copy with one horizontal line drawn beneath each word.
6. Ordinary small letters are shown in the competitor's copy in ordinary handwriting. Such words in the competitor's copy are capitalized the same as they are found in the given copy and such capitalization is not underlined.

(Continued in January)



Side Lights On COMMERCIAL LAW

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LAW OF LOST PROPERTY

When some article of personal property is lost it frequently becomes a question as to whom it belongs, whether to the owner of the place where it was found; its tenant; its former occupant; the finder; or the original owner of the lost property.

As a general proposition it may be stated that one who loses his property does not lose his right thereto, although it is found by another, and the one who lost it may recover from the holder, whoever he may be, provided the claim as owner is not barred by a Statute of Limitation or some special custom.

Duties of the Finder

The rights and duties of the finder are more complex. The law does not require nor compel one who accidentally finds the property of another to take it into his care. He may pass it by and leave its possession to some one else. And if he does take it into his control and custody he does so merely as a holder or custodian for the benefit of the rightful owner. In doing this he necessarily assumes considerable personal responsibility, which may later result in much inconvenience—or serious consequences—if he fails to find the true owner.

Under the statutory provisions of many jurisdictions the finder must go before a public official and there make certain affidavits concerning the finding of the property, if its value exceeds a fixed amount, stating where it was found, that the owner is unknown, and the finder has not secretly withheld or disposed of any part of it. A neglect to comply with these requirements—where they are exacted—may impose a penalty upon the finder, even subjecting him to a charge of larceny or possibly to be accused as a common thief. This is on the assumption in law that he has converted the lost article to his own use.

The finder also has been held liable in some instances for property found and delivered to the wrong person or owner. This puts an additional care on one who through kindly intentions takes charge of lost property to make a reasonable investigation before delivering it to a spurious owner. If the article is found upon a street car this responsibility can be obviated by turning the property over to the conductor, or the "lost property" department of the company (taking a receipt therefor, admitting the finder's claim)—not that the company has a better right, or any right at all, but

that this is probably the best way of locating the owner. Articles of value found upon the highway or street should be left at the nearest police station, or the authorities should be notified of the finding. If the property is not claimed within a reasonable time the finder may rightfully insist upon its return—if left with some one else pending the discovery of the true owner.

Finders, Keepers

The old saying that "finding is keeping" is no longer a part of the common law—if it was ever so considered. Yet, one who finds a lost article has a property right in it, a title against all the world except the rightful owner, or his representative, and as such he has the right of possession to it against a mere stranger or wrongdoer. Thus, if Thomas Jefferson in walking down the street on a sunny Sunday afternoon should find a valuable gold ring, and on Monday he should be so careless or unfortunate as to lose it and this time if the fortunate lucky finder should be John Adams, nevertheless our friend Jefferson is entitled to its possession and he would be permitted to recover the jewel from Adams, provided, always, of course, the true owner was still unknown. In other words, the finder is said to "stand in the shoes" of the lawful owner until that person identifies and claims his property.

If the finder has complied with the law as made and provided and the rightful owner cannot be found, the lost article then becomes the property of the former; but before he can acquire an absolute title the former must have completely relinquished his rights. Nor can a finder of lost property claim a reward from the owner for finding the property, if none has been previously offered or promised. Neither is the finder entitled to a reward where one has been promised if the property was returned by the finder in ignorance of a reward for its return.

How Lost

Property may be separated from the owner by being abandoned, or lost, or mislaid. If abandoned it returns to the common mass and belongs to the one who first takes it into his possession. If lost it must have been unintentionally or involuntarily parted with, in which case and under certain conditions dependent upon where found, its qualified possession belongs to the one who first discovered it until, as previously stated, the true owner claims it. But if it is intentionally put down and the owner is merely unable to recall where he left it and be unable to find it, it is not lost in a legal sense.

So far as money is concerned, men are not known to abandon it, hence if money be found on the street or highway, or on the ground, or the floor of a public building, it will neither be considered as abandoned or voluntarily placed there and forgotten. Therefore, money or other property voluntarily laid down and forgotten, not

being considered as lost, should be placed in the care and custody of the owner of the shop, bank, store, or other place where it was left rather than in the care of the one who happens to discover and pick it up.

In a somewhat recent case the plaintiff, who had rented a safe deposit box and while using the customer's private room found an envelope lying on the corner of the desk, which contained bills amounting to several hundreds of dollars. The plaintiff handed the envelope and money to an officer of the company who diligently made an effort to find the rightful owner. After a lapse of time the finder demanded the return of the money. Failing to get it he sought the aid of the courts to obtain its possession. The courts decided that the deposit company was entitled to the custody of the money subject to the discovery of the lawful owner, whenever he might be found.

Legally Lost

The thing to have been legally lost must also have been actually lost and not simply mislaid. If the article has been voluntarily and purposely placed in a certain place for a time with the intention of retaking it, and it through a failure to recollect the place where it was placed it would not, in the eyes of the law, be considered lost property. Placing a pocketbook on a table and omitting or forgetting to take it away would not be considered losing it in the sense in which property is ordinarily considered lost. Where a man left a purse on a desk in a bank and thinking he had lost it offered a reward to anyone who found it was not obliged to pay the reward, as the court held that the purse had not been lost and could not, therefore, have been found.

But in another case a wallet was found upon the floor of a shop and the finder handed it to the shopkeeper to be returned to the one who lost it. At the expiration of three years, the owner not being found, the finder of the wallet demanded its return. The shopkeeper refused to comply with the demand upon the ground that it had been found upon his premises, and he was therefore entitled to it. Upon a suit for its recovery the wallet was awarded to the one who found it upon the theory that it had been lost and the title of the finder was absolute except as to the real owner, if he should ever appear to claim it.

C. S. Bedinger, head of the Department of Business Training, Oklahoma Agricultural & Mechanical College, Stillwater, Okla., reports that their enrollment in the business department will reach two hundred students this year. Surely this department is growing under Mr. Bedinger's supervision. Mr. Bedinger is not only a capable teacher of business subjects, but also writes a very practical business hand, as many of our readers know. We hope to present some of his work in our journal before long.





MATHEMATICS

O. S. SMITH

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FREAK PROBLEMS

An examination of the old text books reveals the fact that many problems were of an impractical nature. They were supposed to be used as a developer of reasoning powers, as if a practical question had no merit of that kind.



As an instance let me point out one problem that is a prototype of many others. This particular problem appears in Stoddard's American Intellectual Arithmetic, published in 1849, and is as follows:

"I am constrained to plant a grove:
To please the lady that I love,
This ample grove is to compose
Nineteen trees in nineteen rows;
Five trees in each row I must plant
Or I shall never see her face."

This seems to be poor poetry but worse arithmetic. The book fails to state how many young men never again saw the face of their fair young friends because they could not figure out how to plant such a grove. I believe our present-day young women are far too practical to judge by such a test. They would rather have a young man know something about calculating interest on bonds, or to be able to explain the intricacies of a modern life insurance policy.

We all remember the problems about the fox, geese, and corn, about the frog jumping out of the well and others too numerous to mention. What good service did they perform? "Well," says some one, "they made a fellow get down and think." Yes that is true, but as a matter of fact are there not plenty of problems presented by present-day business affairs that will also make "a fellow get down and think?" This being so, why not spend time on the latter? Furthermore, if the old line of problems were so successful in developing thinkers, why was it necessary for business men to demand another kind of training for their assistants? There must have been a weakness somewhere. We all know people who can solve this type of problem but who can not figure the interest on a note for 28 days at 6%, and do it in a reasonable time using less than three or four pages of paper.

Some one says, "Why should a carpenter, a dishwasher, or a shoemaker be taught about bonds, etc.?" Well, isn't this just as important as to know how to plant the grove in the problem given above? The dishwasher or shoemaker of today is the bond buyer of tomorrow. Go into any large bank in any leading city of the United States and inquire if dishwashers and boot-blacks are in-

quiring about and buying bonds, and you will be surprised at the reply.

There is another side to this matter. Only a day or two previous to the time this article was written I read an editorial in a leading newspaper in which the President of the United States was taken to task for asking a certain question. Leave out the question of politics. The paper stated that the President, owing to his pedagogical turn of mind was in the habit of asking catch questions, etc. There are many people — just like this editor—who still persist in believing that one of the great functions of teaching is to ask catch questions. We of the commercial departments are too busy trying to teach important things to bother with catch questions,—or at least we should be.

In the third edition of Elements of Arithmetic, by Augustus De Morgan, in 1835, there is a note in the preface which says: "The greatest difficulty which an arithmetical master finds, is that of procuring a sufficient number of examples." What De Morgan said then is true today. The great lack of practical problems that will illustrate the different practices in any one line of business is the greatest weakness that appears in our modern arithmetics.

Too many teachers will quibble over some "small-fry" problem in arithmetic and let a veritable whale escape. Why do they not go out and see what is going on in the world around them and find out the business man's way of looking at these matters? Any wide awake teacher can gather scores of good problems by going to business houses and asking to see their bills, how they figure discounts, or calculate interest, or their customs in dealing with commercial papers of various kinds. Do not pin your faith to the statements of some one business house but "keep everlastingly at it."

The modern books contain but a very small proportion of the so-called intellectual problems. A certain number of these problems, no doubt, serve a good purpose, but they should be kept in a classification entirely by themselves.

We are showing a great deal of progress along this line, but in some other directions we are still slow in making progress.

By presenting a few more problems that have been taken from some of the older books we will close this contribution.

Stoddard's American Intellectual Arith., p. 152:

"A is worth twice as much as B, and the interest of their united fortunes for 4 years and 2 months, at 6%, is \$600. How much is each worth?"

Daboll, Schoolmaster's Assistant:

"Just 16 yards of German serge
For 90 dimes had I;
How many yards of that same cloth
Will 14 eagles buy?"

"Seven gentlemen met at an inn, and were so well pleased with their host, and with each other, that they agreed to tarry so long as they, together with their host, could sit every day in a different position at dinner; how long must they have staid at said inn to have fulfilled their agreement?"

You may be somewhat surprised to know that, by the answer given, the visit would have extended to 110 years and 170 days. In the slang of today, it would have been "some visit."

In this same book cube root was treated without a practical problem and under square root were two or three, among which were the following:

"A certain general has an army of 514 men; how many must he place in rank and file, to form them into a square."

Haynes' Translation of Bezout from the French treats profit and loss with 5 problems, but in progressions there are a great many more problems, among which is the following:

"What sum would purchase a horse with four shoes, and 8 nails in each shoe; at one farthing for the first nail, and two for the second, a penny for the third and doubling to the last?"

Just calculate this for yourself and see what an expensive horse it was.

My question for all these problems is this: "If it is necessary to have these problems in a book why could they not have been stated in a manner that was interesting, and at the same time applied to something practical?"

E. C. T. A.

The Executive Board of the Eastern Commercial Teachers' Association met in Philadelphia Saturday, October 14th. A tentative program for the Baltimore meeting was outlined, and it is hoped that this one will be fully up to the standard of previous years. It was the aim of the Board to include matters of interest not only to the public schools, but to the private commercial schools. The meetings of the Convention will be held in the Baltimore Business College, Baltimore, Md., on April 5, 6 and 7, 1917.

The Convention Headquarters have not been definitely decided upon, but will be either the Belvidere, Emerson or Rennett Hotel.

The Round Table features of the last two Conventions will be retained, and suggestions for additional Round Tables will be gratefully received by the Executive Board. It is also proposed to publish a program without advertising matter and to provide exhibit spaces similar to that in New York.

D. A. McMILLIN, Secretary,
Central High School,
Newark, N. J.

ABRIDGED REPORT OF THE

National Commercial Teachers' Federation Convention and Constituent Association Conventions

Held in Hotel Sherman, Chicago, Decem'er 27, 28, 29, 30, 1915

J. F. FISH, President

Edited from Verbatim Report made by the Stenotype Company
Edited under the direction of Clay D. Slinker and A. F. Gates

Federation Officers, 1915

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1st V. Pres., James C. Reed, White-water, Wis.
2nd V. Pres., Miss E. M. Johnston, Elyria, O.
Secy., E. E. Jones, Chicago.
Treas., C. A. Faust, Chicago.

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Chairman, J. F. Fish, Chicago.
One year, R. H. Peck, St. Louis.
Two years, Wm. Bachrach, Chicago.

Three years, M. H. Lockyear, Evansville.
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Officers for 1916:

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2nd V. Pres., J. J. Krider, Canton.
Sec., W. H. Gilbert, Marshalltown, Iowa.
Treas., C. A. Faust, 1024 Robey St., Chicago.

senting your respective activities in this great Federation, individually. Certainly, I have been blessed with every assistance within your power.

Let me now tell you something of our activities. Immediately after the close of the 1914 Convention and before many of you had left this hotel, retiring President Pack and the present incumbent of the office were busy with plans looking toward this Convention. The morning following, a hasty skirmish about the lobbies revealed the fact that there were still on the ground several ex-Presidents and many other officers and committeemen who had served the Federation in years past. We learn from experience and from the experiences of others, and every vestige of information available which might enable us to shape a wise administration and one which might be reasonably certain of success was collected. The plans which have been followed out for these meetings were then shaped, and before another week had passed, the pledge of every executive, associate officer and committee man was in the possession of your President, and before the end of the first three months, it was felt, indeed was in evidence, that already as much work, if not more, had been done than during the entire year of almost any previous campaign.

Our Activities. Perhaps you recall the splendid address delivered to you last December by Dr. Capin who came as a representative of United States Commissioner of Education, Doctor P. P. Claxton. Perhaps you recall how he pointed out to you and to me a way through which we could be of service to the Commissioner of Education and how the Commissioner of Education through the Bureau of Education could be of assistance to us. He told you that the Bureau of Education was not an administrative office but that it is for the purpose of collecting data to enable the Commissioner of Education to publish reports showing conditions throughout the country, which through proper effort and co-operation might be met. He told you, too, that the Commissioner of Education was not only willing but anxious to render whatever assistance might lie within his power toward the furtherance of the helpfulness of commercial training through the youth of our land to our nation and to other nations with which we have commercial intercourse. He invited co-operation, and at the suggestion of Mr. Sherwin Cody, who

EXTRACTS FROM PRESIDENT'S ADDRESS

Mr. President and Members: Last December you, by your votes, placed me at the head of the Federation as your director, so you must now take your medicine. At a very early stage, a conservative and wise father admonished your President to shun notes and to this day that warning has been heeded, so I shall not speak from notes. This being the case, I shall naturally have to depend upon my topics as I have them in my head. To use an expression of my friends, "I have them in a nut shell."

The spirit of unity which was so much in evidence last year has been fostered by this administration, and if any former president has had more loyal co-operation from his committeemen, his officers of the several sections and their executive committees than the present incumbent of the office, he was certainly fortunate. As stated in an early edition of Federation Herald the President is a mite fading into insignificance unless he be accorded the unqualified co-operation of all of his fellow officers and committeemen, and certainly the fullest co-operation has been granted me.

The six national organizations, their aims and purposes and the efforts of their officers and members must be united in one common individual effort else little can be hoped for. They constitute the Federation, and from the superintendent, manager and proprietor down to the teacher, their aim must be a common one, that of serving the busy man of the world's affairs through the output of their school—the graduate. We have six sections, all vying with each other in an effort to serve their fellowmen. This can only be done through a unity of spirit, a unity of effort, a realization of the truthfulness of the expression, "Who serves

best, profits most." There must be no petty jealousies, no envy of the accomplishments of another, no factionalism, but a recognition of conditions which must be met through one channel or another, each leading to the one common end—a preparation for service. No matter whether success be attained through this or that class of schools, through the aid of this or that text book or mechanical appliance, it must come through correlation of variety of methods and texts best suited to local needs and finally to national and international requirements.

Never before in the history of the National Commercial Teachers' Federation has such unity of spirit and purpose been in evidence as during this year which is just closing. I wish I might thank each and everyone of you, every one holding membership in the several sections repre-



J. F. Fish, President, 1915,
Chicago

two years since fathered a resolution which resulted in a petition to Congress to appropriate \$25,000.00 toward the furtherance of commercial education throughout the United States, President Peck appointed as a Committee on Co-operation, Mr. H. E. V. Porter, Jamestown, New York, as Chairman, Mr. C. P. Zaner, Columbus, Ohio, as Secretary, and as associates, Honorable J. E. Gill, Trenton, New Jersey, Mr. Sherwin Cody and Mr. William Bachrach, of Chicago, they to confer and co-operate with Commissioner Claxton in an effort to advance the cause of commercial education.

This committee, through its chairman and as many of his associates as have been able to accompany him, has had three conferences with Commissioner Claxton in his office in Washington, and a very aggressive campaign is under way with reasonable assurance of an appropriation of at least \$12,000.00 for the establishment of a division of commercial education in the Bureau of Education, which when headed by an efficient, broad-minded, unbiased man, may do much to further advance the cause of commercial education and to weld every class of school, every phase of commercial training, every faction and organization, local, state and national, into one grand working organization with the one common aim, that of perfecting courses of training which will put our organization where it belongs on the map of commercial activities. Why, right now while we are in session, there is in session in Washington under the auspices of the United States government and by act of Congress, the Second Pan American Scientific Congress, and you are represented in this Congress in the educational division by a delegate in the person of Mr. J. F. Fuller, of Wilmington, Delaware, last year's President of the Eastern Commercial Teachers' Association, and who will be followed next week by Mr. C. P. Zaner, Columbus, Ohio, known to all of you through the splendid service which he has rendered the Federation and the cause of commercial education; and standing in readiness to go to Washington in case either Mr. Fuller or Mr. Zaner might find it impossible to be present, Mr. Charles M. Miller, who has the honor of having been the third President of the National Commercial Teachers' Federation, it may interest you to know that invitation to the Federation to participate in the deliberations of this very important body through delegates came from Secretary of State Lansing and Acting Secretary General Swiggett, of the Pan American Congress. Thus you see through our activities and a recognition of the work we are doing, we are attracting not only national but international attention.

During these four days, we are making history and devising ways and means which will perpetuate our useful activities and extend them into, God only knows what channels, but

sufficient to say that if we cast aside petty jealousies, factionalism, and narrow personal interests, nothing in the world can prevent our going on and on and extending our activities to such broad extent that the business world will consider that it could not have done without us.

In the eyes of the law, we are still in our infancy. At nineteen, a boy has yet two years to run before attaining legal age. Twenty years ago, at this very moment, some of us who have been loyal to the cause of commercial education were right here in Chicago engaged in the very act of organizing this splendid association. From whence did it spring? From a handful of men known as Business Educators, the majority of whom, however, were but teachers of writing. Gradually our limits were extended, section by section was established and admitted into membership or affiliated, until now we have this grand, great, big National Commercial Teachers' Federation of six great, big national associations, each representing a particular phase of the grand whole of commercial education as it is known and practiced today. Let me caution to select wise men from your midst to administer the affairs of this Federation, men who will not lose sight of the one prime fact—that in unity of strength and purpose lies our success. I thank you.

BUSINESS MEN OF TOMORROW M. E. Douglas, Philadelphia, Advising Manager, Curtis Publishing Co.

The public schools are common in the sense of being for all the children of all the people. They are one of the methods employed by our commonwealths for the promotion of good citizenship. Private schools serve the same purpose. Thus our educational problems have come to be the most practical of business propositions.



Clay D. Slinker, President, 1916
Des Moines

There should be no occasion for surprise, therefore, when representatives of educational institutions seek to acquaint themselves with the methods of other business organizations. Indeed the wonder is that there have not been between school and business, more adaptations and adjustments according to the progress, the experience and the needs of both types of organizations.

For sixteen years The Curtis Publishing Company has been giving boys training like that which the schools now describe as vocational, helping boys to learn by doing, teaching boys to sell their personality as well as magazines. Under the supervision of our organization more than fifty thousand boys are today learning out of life as well as out of school and business books. Their work of selling the Curtis publications is educative in character.

The publications are "The Saturday Evening Post," "The Ladies' Home Journal" and "The Country Gentleman." By this work the boys earn more than one million dollars each year. They sell in conformance with local school, municipal and state regulations. The method is of peculiar value to boys because under the constant supervision of men skilled in training salesmen, it affords a needed practical experience which the schools generally speaking do not give. We are glad now to have through your Secretary, your request that the plan be explained here today.

The view that the experience and the needs of commerce and industry should not be permitted to modify the methods of the schools lest the schools be commercialized, seems to have had its root in their early religious affiliations. Adherents of this view have held that our thoughts, our inspirations, our ideals, include the important lessons to be taught in the schools. This opinion seems to imply opposition to practical suggestions from commercial or industrial sources.

When business proposes a plan or method by the adoption of which both the pupils and the schools must benefit, before advantage can accrue to the proponent, I hold it to be true that if rejected, the reasons for its rejection must be on grounds other than that it tends to commercialize the schools. For that objection, after careful analysis, I can find only one valid premise, namely, that business, that commerce or trading, is unclean. However true such a premise may have been in the early history of education, today it is invalid,—it fails as a reason for denying that co-operation between school and business which is essential for efficiency in our efforts to prepare boys for life. And with the reasons, the objection fails.

I know the ideals of our Middle Western public schools for I grew up in them—taught in them. I know the ideals of the Middle Western Universities, for I am an alumnus of one of them. I know the ideals of business men for I have these sixteen years been dealing with them in every state

in the Union; and among business men, I find the same high ideals that are required for leadership in our schools. How could it be otherwise, since our schools train our business men?

Neither you nor I think of praise or commendation or money as any real reward for a life's work or any part of it. Our work itself is our reward. More work is our only hope and opportunity. There is more pioneering for all of us to do. And this leads us to consider critically the interests of the business men of tomorrow—the boys of today.

You who have participated in the exhaustive investigations and surveys made in recent years by committees of Teachers, of State Boards, of Chambers of Commerce, of Educational Unions and Foundations,—you who have studied their findings doubtless endorse their recorded conclusions as follows:

- (a) Business men must do more than complain; they must participate in the training of our boys.
- (b) The schools must adjust courses and methods so as to supply the changing demands for talent.
- (c) Guidance, placement and follow-up work are essential.
- (d) For a boy, salesmanship is better than any other commercial occupation.

I assume that you agree with the first three conclusions. Let us examine the last one:

For a boy, salesmanship is better than any other commercial occupation.

From the standpoint of remuneration, salesmanship is anything but a "blind alley." Look at the men who sell goods. Among retail salesmen in stores of the larger cities, incomes of from \$2000 to \$3000 are not unusual. Correspondents who can write sales letters that pull command still larger salaries. For the traveling salesman on a commission basis, the sky is the limit, and as for salesmen with a talent for organization—well, some of us can make a pretty close guess as to the amount of the salary of George W. Perkins when he was in charge of the New York Life Insurance Company, and of Hugh Chalmers, when Sales Manager for the National Cash Register Company.

Far from being a "blind-alley," salesmanship offers opportunity as wide as the world. It is for this reason, among others, that not a little attention is being given to our vocational plan.

In view of this general attitude of employers, the business-position guarantee made by The Curtis Publishing Company is of special interest to parents and teachers:

"For any boy who attains the rank of Master Salesman we guarantee to obtain, upon request, after he has finished school, a good salaried position with a reputable employer in or near his home town if preferred."

I need not add that we make every

effort to influence each of our boys to go as far as possible in school.

Thus the League is the link between scholastic training and a business career. It bridges the gap between school and occupation.

To earn one of the attractive business positions which the League offers, a boy must do these things:

- (a) He must have sold one of the Curtis publications for at least two years, and all three for at least one.
- (b) He must have a perfect record for promptness in ordering and remitting for at least a year.
- (c) Of all three publications he must maintain sales graded according to his environment.
- (d) He must have an excellent school average in all studies and must present a letter from the principal of his school to that effect.
- (e) He must be "physically strong, mentally awake and morally straight."

In many ways we are earnestly striving to keep our boys longer in school and to prepare them for life. But we need local advisers. If your later observations of Curtis boys in your cities suggest any method for the betterment of our service to the boys or to their parents or to their teachers, we shall appreciate any counsel you may send us (confidentially if you prefer) for the sake of these boys.

Many of our District Agents need advice. Living up to the light they have, many of them are seeking more light for the right guidance of the boys. Any of whom this may not be true, are candidates for the discard.

No factor has been so important in this plan as the interest and co-operation of parents. Mothers and fathers know that the plan affords help for them and for their boys.

Teachers know that thousands of boys are continuing in school who, but for this plan, could not do so.

The plan affords a downright training in straight salesmanship by modern, intensive methods.

A steady income during the training.

A good job afterwards.

And after that, follow-up work to see that the boy is happily placed.

Every time a District Agent takes hold of a boy who has been disappointed and makes that boy see that he has been subjected to a test, persuades that boy to come back and win out, that District Agent has done something worth while in life—something the value of which he cannot over-estimate. I don't know of any field of human endeavor that is more deserving of reward than this taking of boys in the teeth of disappointment, showing them what the thing means and helping them to come back and win out. We are developing an army of boys who don't know what the word "quit" means, who never will quit under fire in any kind of a fight, whether in business or in war.

I have said that the plan supplements a boy's school work. About fifty per cent of the boys in the country at large leave school under fourteen years without even a common-school education. They are not prepared for life. Of these are the unemployables that sleep in our city parks.

The work is helpful in geography. Boys, competing in our contests are studying the location and the populations of towns in which their competitors live.

Our boys are learning the meaning of business correspondence. They are writing their own letters, sending their own remittances.

They are learning about accounting. They keep their own records of their accounts with the District Agent as well as with their customers.

They are learning about banking, for they are opening their own bank accounts, making their own deposits, drawing their own checks.

They are learning about credit managers' problems, for many of the boys carry open credit accounts with their customers. The ability to read character and to judge whom to trust and whom not is astonishingly developed in many of the boys.

They are studying collection methods. Some of them have more customers than they can personally serve. Such boys look after their own collections, and engage their chums to look after the deliveries.

They are learning about employment managers' duties. Hundreds of our boys have advanced from the position of sub-agents to the rank of District Agent in which position, assisted by their parents, they supervise and control the activities of other boys.

I believe that you are determined not to be hobbled by any educational tradition inconsistent with the people's needs; that you will be content with nothing less than education for all the children of all the people; that you will see to it that those who want or need calculus and the classics shall find the way open; that you will demand vocational education for all who want or need it, including especially that fifty per cent of our youth who now are leaving below the seventh grade; that you will have all this in the spirit of democracy, not in the spirit of caste; and that you will neither permit mercenary motives to train boys at public expense for private exploitation, nor tolerate organized restraint by groups that may selfishly seek to prevent the schools from supplying enough trained workers to meet the demand.

And while we are getting vocational education, especially for the fifty per cent, is it not wise more generally to include instruction in salesmanship as one of the commercial courses?

Roughly speaking, there are two salesmen for every male bookkeeper. Should not salesmanship also be widely taught in our public schools?

Tuesday Afternoon

HANDWRITING ON THE WALL

J. S. Dickey, Bowling Green, Ky.,
Pres. Bowling Green Business University

Mr. Dickey: Mr. Chairman, Ladies and Gentlemen: It is the custom of great musicians to tantalize their audience for thirty or forty minutes with all sorts of discords so that they may get them in a proper mental attitude to enjoy some real music. Following that custom, the committee has put me on the program to tantalize you for the next thirty or forty minutes with the right kind of discord so that I may put you in the right mental attitude to enjoy hearing the distinguished pioneer of business education, Colonel Soule, and I promise you, ladies and gentlemen, to do my part of it well.

To all thinking people it is very apparent that some changes are going to take place in the schools, the business schools particularly, of this country, and they ought to take place. I want to talk first upon the courses of study prescribed by our schools. "Come to my school and I will put you through in a shorter time than my competitor, Mr. Spencer," is but a paraphrase on the expression "Come to my school and I will do less for you than my competitor, Mr. Spencer."

Now I am not here to criticize the old school. It did its work well. It was the forerunner, the herald of the present better, more efficient school than we once had. It was the voice crying in the wilderness. It was the pioneer. Neither would I suggest that we discard altogether the short course of study but rather use it as a bait for the longer and stronger and heavier courses. We have so long taught the boys and girls of this country that they must have short courses that it wouldn't do to make the change too suddenly.

Why do they insist that our courses be foremost—or fifth or sixth? Simply because you and I set the standard. You and I taught it in our advertisements and through our representatives and for no other reason. Boys and girls don't think anything of going to college for four years. Why not have three or four years' courses in business schools as they do in the literary colleges? Simply because the colleges hold up a four years' course and you and I hold up a four months' course.

We have been slaves to custom and perhaps it is well we have. It is not best for men to break away from custom too quickly because not all custom is bad, but I think the time has come for us to break away from the customary short course. We try to imitate one another. If I make out a course of study, I want it to be like yours so that I can't be criticised. If you make out a course of study, you want it to be like the others. In other words, you and I are giving away our own originality, our individuality, and we are trying to mold and to be molded all in the same mold.

My next point is such an old one that I fear to mention it. But it is not any less important because of its age, and that is, that in my judgment all the schools are shamefully neglecting the teaching of our own language.

I dictate to stenographers from the east and the west and the north and the south, and it may seem to be a radical statement to make, but it is true that of the graduates of the grammar grades and graduates of the high schools and even colleges, nearly half of them know precious little about English, and many of them don't know how to distinguish the eight parts of speech. In most of the schools we have been drawn away from real virtue and value, and we are trying to find something easy, some shorter road to Tipperary, but there is none. "It's a long, long way to Tipperary," and the English language is the most difficult study that any boy or girl ever undertook to master, and yet we rush boys and girls through the grammar grades and turn them out as graduates of the English language at the age of 15 or 16.

The average high school graduate and the average business college graduate leave school about as ignorant of the English language as the ordinary bride is of good cooking, and like the bride, they all seem to expect to learn it after they begin housekeeping. I realize that in these strenuous days of high living and strenuous living in the public institutions, the public schools, that the course now pretty nearly amounts to a college course. The authorities have crammed into the public school course so many branches, so much to be done, that I sympathize with the teachers who have the work to do, and the results to get. I sympathize with the teacher who is expected to see that all this merriment is dished out and swallowed down while the train waits twenty minutes for dinner or, to change the figure, to cover your umbrella while you wait. It can't be done, ladies and gentlemen.

We can say truly that the teaching of English was not always as bad as it was sometimes. I believe it has been very much improved in recent years. I believe we are teaching it better than we have for a long time, but there are improvements yet to be made.

But I don't want to dwell longer on that phase of this subject. In 1802, seventy-three per cent. of the graduates of Yale went into the professions and the other twenty-seven per cent. into business. The president of that institution a few years ago in an address said, "One hundred years later—in 1902—that ratio will be reversed," and now three-fourths of the young men of Yale go into business. It was thought wise to give them some training for business, and since then the other great universities of this country have followed in its wake.

I want to add one more thing before I quit. The school, the home and the church are supposed to be the

character-building institutions. The home performs its function well, but it has the child only a short time. The church has the children less than one hour a week, and most of them never see inside of a church. The school has the real opportunity to build character and, ladies and gentlemen, I am sometimes ashamed that instead of business coming to us for standards—for ideals in character building, we must go to business. Did you hear the gentleman this morning who, in that matchless speech, told us of the character building of the great business institutions of the present? Is it right that schools should limp along behind the great railroad companies, banks, bonding companies, department stores, and other enterprises in this most important of all movements in education?

Ladies and gentlemen, I believe that school is doomed, and ought to be, that does not make character building the biggest thing in it. Business demands it. Not only the great Curtis Publishing Company refuse to advertise cigarettes, not only do a great many of the newspapers refuse to carry whiskey advertisements, but they lead us in many other particulars in character building. It ought not so to be. We as character-building agents and agencies ought to lead the world. Are we doing it? Are we putting stress upon that movement as upon other things?

Now, ladies and gentlemen, as usual I have talked too long. For your good, I have omitted a large part of what I intended to say, but I declare you are the most delightful listeners I ever saw.

COMMERCIALISM

Col. Geo. Soule, New Orleans, Pres.
Soule Commercial College and
Literary Institute

Mr. President, Ladies and Gentlemen, and Brother and Sister Educators, Greeting:

Oliver Wendell Holmes tells us that "every man should know something of every thing, and every thing of something—his profession." And a sweet-singing poet commands us to "Seize on truth where'er found, Whether on Christian or heathen ground."

In consonance with these wise precepts and maxims, I have decided to present to the Federation, on this occasion, some thoughts not directly associated with the curricula of Business Schools, yet directly connected with the higher equipment, functions, civic and sociologic duties of every student of our schools. This for the reason that they are, in the near future, to take their places and act their parts in the ever-changing drama of business, political civic and social life. Therefore I have selected as my text,

Commercialism—Its Virtues and Its Vices, and the Lesson It Teaches the Commercial Student and the Rising Generation.

This is pre-eminently a Commercial and an Industrial age. It may be said,

in truth, that Commercialism rules the world; for it not only largely directs the actions of all men, but it is the most potent influence in the legislation of the nations of the earth.

The Good or Angel Side of Commercialism

Commercialism, with unlimited wealth as its goal, has developed agricultural production, insurance, navigation, manufacturing, mining, railroading, banking, and many other industries; it has led to the possession, by conquest or otherwise, of islands and continents, and has civilized or displaced the aboriginal inhabitants thereof, and supplied a superior race; it has stimulated every occupation and industry; it has been an inspiration to science and to art; it has advanced moral progress and religious teaching; it has engendered a spirit of confidence and faith in man for man, by which human life is made grander and nobler; it has raised mankind to higher social and intellectual condition, it has founded kingdoms and established municipalities; it has erected libraries, museums, art galleries, educational institutions, and asylums, and it has multiplied the means by which pleasure and happiness have been increased. All this has been done by the angel side of wealth, aided by the kindred, virtuous spirits of society.

Evil Results of Commercialism

On the demon side of commercialism and wealth, stand as many imps of evil as there are angels of good on the other side. Through these imps of evil, luxury, dissipation, immorality, licentiousness, graft, greed, vice and crime have been introduced into the world. Through them, nations have been destroyed, society has been corrupted, the people have been plundered, and individuals have been ruined in body and in soul. Men, by the millions, in every age, have lost respect for law, for truth, for virtue, yea, for all the Commandments. Hence, as proclaimed figuratively by the great Teacher, "It is easier for a camel to go through the eye of a needle than for a rich man to enter the Kingdom of Heaven."

The Cause of the Fall of Ancient Empires

From precisely similar conditions as herein recited, the once proud and prosperous communities of Nineveh and Babylon and Rome fell into disgrace and ruin.

How to Solve the Problem of Unlimited Wealth

Suggested

That the different nations or governments change their constitutions or basic principles of government so as to place a limit upon the amount of property that a citizen may transmit to his children or other relatives, or that he may bequeath to any other party. This limit is to be fixed at a liberal sum, according to the circumstances of the case. Through such laws the desire to hoard money or

to accumulate vast fortunes would be very much lessened, and the receivers of large incomes, and also the possessors of large estates, would have every incentive to use their wealth in such a manner as would contribute, to the greatest extent, to the happiness and social welfare of themselves, of those dependent upon them, of mankind in general, and in such a manner as would redound to the prosperity of the State and the Nation.

Being thus by law permitted to accumulate wealth to any amount, but limited as to the amount to be transmitted to their heirs or to others, it seems reasonable to conclude that mankind would not become money-mad.

They would disburse more money capital in order to possess more knowledge capital for themselves and children; thereby expanding and enlightening their minds, elevating and purifying their morals, and capacitating them for honorable usefulness upon higher planes of civilization and thought than the world has yet seen.

They would contribute more liberally to the advancement of public improvements, to the aid of charitable institutions, and to the relief of suffering humanity, and through these benevolent acts they would realize unalloyed pleasure while living, and be gratefully remembered when dead.

They would seek pleasure, truth, and knowledge through all avenues to which money could command access. They would cultivate and enrich their minds by a wide range of reading and extended travel; and by this means overcome the conceit, bigotry and intolerance possessed by men who read, see, hear and think but little.

Base your individual and your professional acts upon those true principles of fraternity and morality, which, in the language of Cicero "initiate man into a new order of life more worthy of being destined for immortality."

Be philosophic and unite the ideal with the practical, and strive to make the better the best. Believe with Socrates that that which has greatest value is knowledge; and with Plato that the greatest service in the world is the purification of the mind from the lusts and passions of the flesh; and with Aristotle that the supreme good and happiness for man is to be conscious of putting forth rational activity, involving all our powers, in behalf of righteousness.

By uniting these purifying elements, you have the lamp that lights the way to truth, virtue and humanity—the key that opens the casket containing the crown jewels of the moral sovereignty of mankind.

Be liberal, altruistic and humane. Never allow national, political or religious prejudice to direct or control either your thoughts or your actions. Value all mankind by their physical, mental and moral worth, by their services to the world and their humanity to man. Value them, not by the wealth which they command or the positions they hold—not by the bound-

dary lines of the States or Nations in which they were born—not by the political parts to which they belong, and not by the church in which they worship.

Remember that the most valuable assets are health, knowledge and integrity; and that the most honorable trust is to unite knowledge, energy, skill and integrity into one grand corporation, with Justice for President, Truth for Secretary and Honesty for Treasurer.

Remember the world was not made for you alone. The shining wheels of the firmament, the refreshing rain, the cooling breeze, the smiles of angels, and the love of God are for all mankind without regard to wealth or creed.

FEDERATION BANQUET

Tuesday Evening, Dec. 28, 1915

Tuesday evening, December 28, the members of the Federation assembled in the beautiful Banquet Hall, Hotel Sherman, dressed in their best, apparently free from all care of the school room and were prepared to receive and enjoy the generous repast which was set before them and which was delightfully spiced with song and readings furnished by the excellent Songster Quartet.

After the family dinner has been properly taken care of, the intellectual machinery of the Federation was started by the toastmaster of the evening, Mr. E. E. Jones, who dwelt briefly on the real purpose of the Federation and former customs and traditions which had governed that great organization in the past. He then introduced the first speaker, Mr. Garritt Masseling, who was also guest of honor at the banquet.

Mr. Masseling spoke at length on the brotherhood of our profession and the rules of life that should prevail in our schools and in our commercial activities. It would seem that his remarks might be summed up as a lecture on human behavior.

Mr. H. E. V. Porter then had the floor for a short time, and the main thought of his after-dinner speech was "Commercial Usefulness" and its close relation to commercial teachers.

Mr. J. C. Reed was next introduced by the toastmaster. His subject was to have been "Business Training," but after adding a touch of wit and humor to the evening he closed his remarks.

Mr. Fish next responded very ably to the toast "The President" and proved beyond any doubt that he was well chosen for the occasion. He demonstrated the fact that he could make an after-dinner speech quite as well as he managed the affairs of the N. C. T. F.

Mr. O. L. Trenary in his pleasing manner, spoke of the advantages of sound organization for commercial education and closed with a glowing tribute to the officers who have worked so unselfishly in its cause.

Mr. Sherwin Cody gave a few side lights on "English as She's Spoke." He pointed out that slang has an im-

portant place in every-day English.

In a far corner of the banquet hall, Mr. B. F. Williams was next called upon to talk on the subject, "Our Schools." He was able to see a closer relation forming between our public and private schools.

Mr. H. E. Reed, of St. Louis, added more wit and amusement in his able story telling. His subject was "Our Colors."

The third Read to have the floor during the evening was W. L. Read, of Chicago. His subject was "The Federation," but he confined his remarks principally to story telling.

Miss Lena Vogt, in her talk on "The West," characterized a number of the school men of the west as good Indians, and closed her remarks with an appropriate poem.

Mr. Bachrach, of Chicago, in discussing "Our Chicago," reviewed some interesting statistics relative to the commercial and educational growth of the Windy City. His statements prove that we are really making progress in many ways.

Miss E. M. Johnson, the last speaker of the evening, talked very briefly on "Our Visitors."

Mr. Jones closed the great social event of the Federation with appropriate remarks, and the evening's proceedings passed into history, with the members already looking forward a year hence to something of a similar nature.

Wednesday Morning, 11:00 A. M.

The Federation was called to order by President Fish, who introduced Mr. H. E. V. Porter, of Jamestown, New York, to speak upon the subject, "The Course of Events."

Mr. Porter had been asked to make a report of the interview with Dr. P. P. Claxton, of Washington, D. C., which interview was given to the committee of which Mr. Porter was a member, which recently called on Commissioner Claxton in regard to some aspect of the work of the Federation as applied to furthering commercial education and promoting the means best fitted to qualify our young people to participate intelligently in the world's financial and commercial callings.

The speaker served the Federation exceptionally well in putting everybody in a happy, democratic mood by his good nature, as shown in his inimitable way of putting good humor into his jokes. Not until several of these had jollied the last bit of grinch out of everybody and made everybody ready to co-operate heartily and with abounding good nature, did the New Yorker turn to the serious fields found "In the course of events." He possesses such an acquaintance with pioneers in the educational field as gives him an almost unlimited number of reminiscences which show the difficulties under which growth and progress have been made since the days when James Gordon Bennett advertised his bookkeeping course in

1824. He very gracefully paid tribute to many an old-time leader, Duff, Bartlett, Packard, Bryant, Stratton, Eastman, Platt R. Spencer, the "father of the Spencerian system which in some form will be a part of our educational work as long as we seek to instruct our students along practical lines."

The unanimity and sincerity with which the audience followed the lecturer and entered into his moods and sympathies was shown by hearty applause at this deserved tribute to an early leader in the penmanship world, Platt R. Spencer.

Mr. Porter was at his best perhaps in his loftier flights, as he pleaded with the teachers to teach honor, honesty, loyalty along with all other teaching, warning them that to do otherwise is to put a very narrow conception upon the true idea in business training. He won the applause of the assemblage when he said "We want to teach them loyalty to the community in which they live, loyalty to the state under which they are taxed or will be by and by, and above all, loyalty to this grand old flag which I am glad to see here this morning for the first time in this convention." The response was genuine and generous.

For those who attended the convention with the hope of hearing general addresses of widely read breadth and patriotic purpose, Mr. Porter easily furnished one of the best numbers of the day. His address was upon broad lines, showing the speaker to be possessed of wide learning and literary attainments, enabling him to marshal facts and figures, anecdotes and admonition in such a way that the eloquent New Yorker held his audience in close attention while he covered a field from "back in the twilight of advancing human intelligence" to a happy reference to Josh Billings' lecture on Milk.

President Fish, upon calling the meeting to order, announced that an important address by Uncle Robert Spencer had been deferred to the afternoon session, and that therefore the way is open for unfinished business or new business, if any, before proceeding with the business meeting for the nomination of officers.

Mr. O. L. Trenary: I move you, Mr. President, that as a first order of business we acknowledge grateful appreciation to the Stenotype Company for their service in reporting the proceedings of this convention.

Seconded by Mr. Spencer and carried unanimously.

On behalf of the Stenotype Company Mr. J. M. Bowen gave voice to the company's pleasure in being able to add to the general good of the Federation's work; also pleasure at receiving their expression of appreciation.

Mr. C. P. Zaner: I am going to offer a resolution at this time looking to the betterment of this Federation. If in your opinion it is not for the

betterment do not act upon it. I am absolutely neutral so far as special interests are concerned. The institution of business education requires that its constituent departments be kept free from promoting the interests of any system or method of bookkeeping, typewriting, shorthand, penmanship or other subject. This is the resolution: "Be it resolved that for the purpose of promoting and perpetuating a high and unselfish interest in the whole subject of commercial education, the section now known as the Stenotype Section be and is hereby changed to and is to be known hereafter as the Machine Shorthand Association."

After some explanatory discussion between members, Mr. Spencer moved that the resolution be referred to the board of directors, to report at their convenience. Seconded by Mr. Lyons. Motion was lost.

Mr. Chapman: I move the adoption of the resolution.

The motion was duly seconded.

Mr. Fish: Are you ready for the question?

Mr. Rowe here tried to show the wisdom of leaving the resolution with the board of directors, but upon being reminded that such action was the aim of the last defeated motion, he yielded the floor.

Mr. Jones: (Repeats reading resolution.)

Mr. Trenary: I move to take the resolution.

Mr. Brown: I second it.

Mr. Chapman: I will accept the withdrawal of making the original motion, if you care to put the motion to table first.

Mr. Zaner: In the spirit of fair play, I would say to place the motion to lay the resolution on the table squarely before the house. Upon standing vote the motion was lost.

Mr. Fish: Those in favor of laying the resolution on the table subject to call will please signify by the usual vote. Contrary same sign. It calls for a division. Those in favor of tabling this motion please stand. (Fifty people stood.) Those opposed stand. (Majority stood.) The motion to table the resolution is lost.

Several Voices: Question! Question! Question! After defeating a motion to postpone voting until tomorrow, the vote was taken on the original Zaner resolution.

Mr. Fish: The resolution stands adopted. Now, then, we will proceed with the nomination for officers for the coming year, a president, two vice presidents, a treasurer, one director for a period of four years, the incoming president of course being chairman of the board of directors. We will also vote upon a place of meeting.

EARLY HISTORY OF CO-OPERATIVE MOVEMENTS IN COMMERCIAL EDUCATION

Robert C. Spencer, Milwaukee

In opening his address Uncle Robert Spencer spoke of his sixty-three years' service with young men and women of America in our educational system. In the course of his address he said:

"I have given because it was a joy and so long as I may have that opportunity, I desire to live and I want to live with you and for you."

"I ventured to prophesy in 1904 in this city, in my address as President of the Association and repeat it now that in the not distant future in the history of educational progress the idea, the fundamental concept and principle which you represent in social economics in laying the foundations upon which all of humanity are to meet and to use their best endeavors in promoting humanity, welfare and happiness shall be consummated. You are the representatives of that idea. It is the new idea, education and hope."

"In the beginning of this department of education, a few scattered schools sprang up here and there. The means of communication were then very different, but in the progress of time there came a change and the idea of organization, co-operation and mutuality of interest began to take place in their intelligence and sympathies, and thus the self interests of the people were engaged in this work."

"The first school of this co-operative movement was the Bryant, Spencer, Lusk and Stratton Commercial School established in Cleveland in 1852. Second school was established in Buffalo; of this I was the head. I was also one of the original proprietors of the Cleveland school. The concept of co-operation was perhaps suggested to the prolific mind of Mr. H. D. Stratton by an occurrence that preceded its establishment. There was established in Cincinnati by Mr. Bartlett, one of the very first commercial schools. He had with him as a teacher our revered and lamented leader, Mr. Silas Packard. Associated with him in Cincinnati were John Cundry and R. C. Bacon. Bacon established a school in Cleveland which passed into the hands of Mr. E. G. Fulton. Bacon also established a school in Madison, Wis. Mr. Stratton was pupil in the Cleveland School—the Bacon School, and I think at that time he conceived the ambitious idea of multiplying schools of that character in different sections of our country. He began his enterprise in the city of Cleveland in a school in which I was associated with him and Mr. Bryant. The next school was in Buffalo. The next was in Chicago. We opened the school in Chicago in 1856."

"In 1864, the first attempt at co-operative association by bringing to-

gether the teachers and principals of commercial schools was a meeting in New York, consisting of the principals and the head teachers of the Bryant and Stratton Colleges, of which there were probably at that time eight or ten. In 1865, a grand meeting was held in this city in the Bryant and Stratton College. At this gathering Stratton had sent out invitations to most of the national men in all walks of life, inviting them to this meeting. They all sent gracious and encouraging responses, and these letters were read. The letters were handed over to Mr. Packard, their literary man. Packard overdid the thing in his report and Stratton overdid it considerably in his management of the meeting, and the result was it created some jealousy and discord. Evidences of dissatisfaction, friction and complaint began to appear."

Here Mr. Spencer spoke of these complaints coming to him as he had long been closely associated with Bryant and Stratton. He then read the first document that was issued in behalf of the movement to correct the evils which unfortunately the vaulting ambition of Mr. Stratton in his eagerness and enthusiasm had led him to over-reach himself. The letter was in printed form and sent to all the college members of the Bryant and Stratton chain. After the reading of this Mr. Spencer said:

"By way of explanation, the co-operation between these schools at that time, admirable as it was, was based on partnerships between Bryant and Stratton, in which their company and control would continue even after their death, and under these contracts they had the absolute power over the principal at the head of each school. They used this power arbitrarily and this co-operative association was not consulted as to new members who were brought into the organization. Unfit and undesirable men were brought in and it caused a complaint and just reason for complaint."

"The object of this movement was to so change the plan of association and co-operation that the representatives of several of the colleges would have a voice in the general management and conduct of its affairs. Bryant and Stratton, when this document appeared, undertook to ignore it. Soon after the death of Mr. Stratton, Mr. Bryant came to Milwaukee and we met as brothers, struggling together in the early history of that great enterprise. The school that they had established to compete with me and on which they had spent a large sum of money with the expectation that they would crush me out, was turned over to me and became consolidated with the Spencerian Business College. The Bryant and Stratton interests were transferred to the local partners generally. Then a new form of co-operative organization was entered into, and the next meeting was held in Buffalo. Mr. Bryant was president. He read an address

in which he gave his cordial assurance of acquiescence and co-operation in the establishment of a new organization, on a liberal basis. That was the result of the movement."

Mr. Spencer then said, he thought that these two men Bryant and Stratton did more for this cause of commercial education in laying its foundation in the initiative early struggles than any other two men. While having charge of the college in Chicago he went to St. Louis just as the war broke out. With his northern love of liberty and hatred for slavery he failed to give to that institution the kind of management which secured it the support of the sympathizers with the rebellion which undertook to take Missouri out of the Union. After his service in the army had expired he returned to the college and found a loyal secession friend, Prof. Chas. Stewart in charge. Disagreements came up but through the Union sympathizers were settled and the school began to fill up. However he did not remain long here, but went to Milwaukee.

He then finished his address by giving a tribute of his success to his father and mother.

Report of the Election

Pres., Clay D. Slinker, Des Moines, Ia.; First Vice Pres., Miss E. M. Johnson, Elyria, Ohio; Second Vice Pres., Mr. J. J. Krider, Canton, Ohio; Sec., Mr. E. E. Jones, there is no change here because it is an unfinished term; Treas., Mr. C. A. Faust, Chicago, Ill.; Directors: Chairman, Clay D. Slinker (because of his being president), Des Moines, Ia.; Mr. Bachrach, Chicago, Ill., two year term; M. H. Lockyer, Evansville, Ind., three year term; Mr. P. S. Spangler, Pittsburg, Pa., four year term. The election was unanimous and the place of meeting of the next convention was Chicago, Ill.

The committee on resolutions was appointed as follows: Chairman, Mr. C. P. Zaner, Columbus, Ohio, Mr. J. S. Dickey, Bowling Green, Ky., Mr. Owen, Decatur, Ill.

The board recommended that the annual membership fee be \$2.00 and that each member be permitted to participate in all sectional meetings except the Managers' section, and to be entitled to vote only in the section in which he enrolled and in the general Federation.

The other recommendation is that by-law No. 3 should be changed to read "Membership year shall begin immediately after the close of the annual meeting."

Enos Spencer moved the adoption of the two recommendations. Seconded. Carried.

It was announced that the Private School Managers' Association had contributed funds to pay expenses of the Committee on Co-operation to Washington; also those of Mr. Fuller and Mr. Zaner to the Pan American Scientific Congress.

Meeting adjourned.

Wednesday P. M., Dec. 29, 1915

Meeting called to order by Mr. Fish, President, at 4:15 P. M.

Mr. Fish states that some announcements are to be made and some letters and telegrams to be read before beginning the business.

Mr. Jones reads the telegrams and letters, as follows:

First, a telegram to Mr. Fish from W. E. Bartholomew, speaking in behalf of the Eastern Commercial Teachers' Association, and wishing the National Commercial Teachers' Federation a successful meeting.

Second, a telegram from D. D. Mueller to Mr. Fish, giving his regrets and causes for not being present at the meeting and wishing it success.

Third, a telegram from Healey and Fuller at the Pan-American Congress to Mr. Fish, wishing the convention its usual success.

Fourth, a letter to Mr. Fish from President Wilson's secretary, saying the President regretted very much he could not be present.

Fifth, a letter from Robert Lansing, Secretary of State, extending an invitation to the Association to participate by one delegate with alternate in the second Pan American Scientific Congress to be held at the city of Washington from December 27th, 1915, to January 8th, 1916.

Mr. Porter was asked to read the report of the committee on co-operation meetings with Dr. Claxton of the Bureau of Education. The report was as follows:

December 25, 1915.

The National Teachers' Federation,
In Convention at Chicago, Ill.
Ladies and Gentlemen:

Your committee on Co-operation appointed at your last annual session with specific instruction to interview Commissioner P. P. Claxton of the Bureau of Education, Washington, D. C., relative to standards of efficiency and any other matters of importance in connection with which commercial educators might be able to co-operate with the department in advancing the highest ideals, is prepared to report to you as follows:

It was arranged in the first place for this committee to meet with Mr. Claxton in Washington on or about the 5th of April. The several members of the committee being unable to meet the engagement, Mr. Charles Miller, of the Miller School, New York City, kindly went on to Washington as a representative of the committee, and as an outcome of a somewhat extended interview arranged for a subsequent meeting of our committee to be held in Mr. Claxton's office on the 7th day of June. Upon this date we were accorded a hearing by Dr. Claxton—R. H. Peck, of St. Louis, J. F. Fish, of Chicago, B. F. Williams, of Des Moines, J. E. Gill, of Trenton, and H. E. V. Porter, of Jamestown, N. Y., being present. The frank and cordial attitude of Dr. Claxton prompted a free discussion which was participated in by all present.

As to the results obtained through the Bureau of Education, I am pleased to quote from a letter received from Dr. Claxton subsequent to our meeting on the 7th of June, which reads, after an explanatory, as follows:

1. The Commissioner of Education is very much interested in commercial education and wishes to do whatever he can to promote better types of commercial education in public high schools, in private business schools, and in colleges and universities.

2. "At present the Bureau has no funds which it can use directly for this purpose. For two or three years the funds for this purpose have been included in the estimates to Congress, but have not been allowed. Funds for this purpose will be included in the estimates submitted to the Secretary of the Interior for transmission to Congress at its next session, but appropriations made on the basis of these estimates will not be available for use before the fiscal year beginning with July 1, 1916.

3. "If now or at any time before Congress makes appropriations for this purpose, any disinterested organization will put at the services of the Bureau one or more persons qualified for this work, the Bureau will have this person or these persons appointed as special collaborators at the nominal sum of one dollar a year and will give desk room in the Bureau, and will direct the investigations as to present needs for commercial education and methods and extent of work done by commercial schools, and will assist in formulating plans for the promotion and improvement of this work in schools of all kinds and grades. It must be understood that the persons receiving appointment of this kind will work wholly for the public good and not for the commercial interest of any particular person or school.

"Should the organization represented by your committee undertake to assist the Bureau of Education in this work, it will be necessary to provide the salaries of at least one person capable of doing expert independent work and of a good stenographer. Of course all the work will be done in the Bureau of Education and in every way just as other work of the Bureau is done.

"Let me take this opportunity of expressing my appreciation of the interest which you and the gentlemen of your committee take in the subject of commercial education, and my pleasure in having an opportunity to talk the whole matter over with you.

Yours sincerely,

P. P. Claxton,
Commissioner."

Subsequent to the foregoing interview Commissioner Claxton has asked an appropriation from Congress of \$10,500.00 with which to establish a Bureau in his Department for the gathering together of statistical matter relating to business education in the United States. This re-

quest for an appropriation has been vigorously supported by Mr. Cody, of your committee, and by other members of the Federation. In response numerous Congressmen have pledged their support to the measure, and the prospect of securing such an appropriation at the present time is very encouraging.

To further stimulate the spirit of co-operation and for the purpose of keeping in close touch with the Bureau of Education in any movement of such vital importance to commercial education, it was deemed advisable by the Board of Directors of your Federation that representatives of your committee should again meet Dr. Claxton in advance of this annual session. It was therefore arranged that Charles Miller, of New York, J. E. Gill, of Trenton, N. J., and H. E. V. Porter, of Jamestown, N. Y., should proceed to Washington for such purpose on the 20th of December.

We were again cordially received by Dr. Claxton who wished us to convey to the Federation his very great personal regret that he was unable to appear before the Federation meeting at its annual session this year.

Throughout this interview Dr. Claxton showed a deep friendly interest in our endeavors. He outlined the functions of his department, as follows:

1st—It is a Bureau of Information.

2d—Gathering together a consensus of the best opinions about educational matters—a catalogue of brains.

3d—To give advice based upon the best information we can get about the administration of schools, courses of study, correlation of school work and anything else in a constructive way.

4th—To carry on campaigns; to make sectional and national campaigns.

5th—To try experiments in education.

In discussing standards of efficiency, Dr. Claxton stated that he desired to co-operate with every well directed effort for improvement, and he further expressed his entire willingness to receive suggestions and advice from the Federation as to starting the work that he expects to perform by means of the contemplated appropriation. He would also be glad of any statistics that we may be able to turn over to him.

It appears to your committee that this movement is of vast importance to the interests of commercial education, and that it would be extremely advisable to perpetuate, at least for the present, a committee on Co-operation.

Respectfully submitted,

J. E. Gill,
Charles Miller,
C. P. Zaner,
Sherwin Cody,
Wm. Bachrach,
Committee.

On motion this report was accepted as read.

Thursday Morning

Meeting was called to order by President Fish, who, in an appropriate speech, introduced Governor Woodbridge N. Ferris, of Michigan, who addressed the Federation as follows:

Mr. President and members of the Federation: I have no desire to alarm you unduly, but simply to impress on you the advantage of being prepared—that is all—if what I say is true. I want to call your attention to the general educational progress as viewed from the standpoint of the public school, and I trust that this Federation here assembled is not like some organizations that meet from time to time in this country who never feel satisfied unless they have given the public school a black eye. A great deal of the drastic criticism bestowed upon the American public schools is entirely unwarranted.

It is true that the public schools, and even the universities and other higher institutions of learning have not realized their ideals—and should they do so, from that moment forth they would be absolutely dead. It is unnecessary to bring that fact home to you, and I am not here to make a plea for the public schools, but I do dare to make this declaration, after forty years' observation of them, that they are today one hundred per cent. more efficient than they were forty years ago. Mark you, I am referring not to city schools or village schools, but to the entire public school system. The public schools were never making such rapid progress as now.

I don't have to go back very far to remember when they said, "We will introduce music into our public schools. We will change the old course of study just a little." And some people frowned. But it was an eminently wise thing to do, a very happy thing, to introduce music into all the public schools. Why? Because music is a universal language. I recall that one evening years ago I attended a concert in this city. My impression is that it was at Steinway Hall. Before the program I glanced about the room and noticed an inscription on the wall which read, "Music, the universal language." That made a great impression upon me. I can not sing a note, or even whistle a tune—and yet I love music. And if music is a universal language, certainly any system of education that omitted the universal would be vitally at fault.

Far-seeing educators welcomed music into schools—then an innovation. Soon they said, "We must go farther; we must recognize the trinity of the head, heart, and the hand." And then introduced into the public schools a course in manual training, but the vocational idea was not the primary object. In Chicago and in St. Louis, in particular, some very fine work was done along this line. The only purpose in training the hand was to give a better training for the brain and assemble the three elements of the trinity that I have just mentioned.

Then they said, "We will go a step farther. Music is a universal language; drawing is also universal." And they introduced drawing into the public schools generally. Now in several states of the union—my own state in particular—a life certificate is granted for the teaching of drawing. Drawing has come to stay and no exception can be taken to it. Along with the drawing, there came a movement in this country for better penmanship, and an effort to teach our boys and girls to write a rapid, legible, easy hand. Suffice it to say that today we have thousands of men and women in the United States who are doing that particular kind of work in the public schools.

Then came in with a rush the commercial and shorthand courses. We had bookkeeping work first in many of our city schools. The school boards hesitated about putting in shorthand and typewriting. But when we reached this point in our educational progress we began to be infected with the idea that is now so prevalent—that education is to train one for a vocation, and the majority of this audience probably gives hearty assent to that. The speaker does not and, of course, you can easily account for that. The fact that I am old explains everything. When a man gets to be sixty or sixty-five or seventy, one doesn't have to advance any argument at all against him. All you have to do is to say, "Oh, well he is getting to be a back number." But criticism of that kind doesn't disturb me at all.

We held a vocational meeting at Grand Rapids about a year ago and our commissioner, Mr. Redfield, was disconcerted by my speech which immediately preceded his. His plea for vocational education. Partly from personal experience he said that when he graduated from High School in New York, he went out into the world helpless, unable to earn a living. My profoundest sympathy goes to any man who has the nerve to make a confession of that kind. Suppose the high school was as bad as he represented it to be, I would be sorry to confess that I had so little mentality, so little ability, so few brains that in spite of having graduated from any high school in the United States I could not earn a decent living.

After the commercial and shorthand courses came into the schools they were not satisfied with the old manual training, and today in Chicago and St. Louis and the larger cities there is a distinctive class of manual training schools that lead to vocational work. Even our great industries have fallen in line and have expressed themselves as perfectly willing to correlate their work with that of the public schools. I am not going to stop here and make any large protest. I am not going to accuse the industrial work of any low motive because I have learned some important lessons from the industrial world in the last thirty years—not because I had expected to but because it has been thrust upon me.

I have changed my attitude of thirty years ago, about doing one thing well. You must know how to do more than one thing well in this world if you are to get the largest amount of joy out of it. Do you think Dr. Mitchell was any less eminent as an expert on nervous diseases—and no man in Chicago or elsewhere would question his high standing—for writing his beautiful stories? Was F. Hopkinson Smith any less an engineer for his ability to paint beautiful pictures and to write beautiful stories? Was Oliver Wendell Holmes any less able as a physician for his talent for writing essays and poetry? He did not neglect the practice of medicine—even today the medical profession remains obligated to Oliver Wendell Holmes for distinctive discoveries in his particular profession. I speak of these things because I don't altogether assent to the value of this vocational training.

Shop work was installed and then into the country went "agriculture, agriculture, agriculture." We won't discuss that—the majority of you would assent to it. I am in favor of agriculture if you make it educational, but for myself I have no use for agriculture. I have no use for the knowledge of watch-making or shoe-making—it is not practical unless the boy's soul has been enriched, unless by that process he has been trained to think.

The thinking element is a primary element in every phase of any school or institution that wants to build up a man. I know something of the course of public opinion. Nothing I might say here this morning—and I might travel over the United States to say the same things—will stay the vocational rush.

If you will go into the city of Chicago and ask the first hundred successful men you see how they came to choose their present vocation they will tell you it chose them—the majority of them will. Don't take my word for it—go out and see for yourself. I have been asking men during the past year in regard to this matter and I have yet to find more than twenty-five per cent who have really chose their work. I find, for instance, that the father directs the son into the banking business—his business. The father directs the son into medicine—his business. He directs the son into law—his business. He directs him into the dry-goods business—his business. If each man only knew a particular profession in the world that would correspond to the blue print of his own qualifications, it would be a magnificent thing.

You will remember when domestic science was introduced into our public schools. Today you can go to La Grange and La Porte and see the cans of tomatoes, for example, that they have put up this year. They call that education. They say, "Behold what our schools are doing." I ask you, ladies and gentlemen, what are our homes doing? (Loud applause.) My sisters learned to make bread not because they wanted to but because they had to—don't forget that. A whole

lot of people are spoiling their boys and girls because they do not give them the opportunity they had in their early life. You do not call those things opportunities now. You had to work when you were fifteen years of age—had to get out and sell newspapers, you had to do this and that, and you never get tired of telling somebody now you came up from down there on the ground. As a matter of fact you had the chance of the world. You had something in you and those things were necessary to develop you. You did not have your food predigested. There was nobody there to put your clothes on, dress you and undress you. You actually had to use your own body enough so that your heart beat normally and you breathed like an ordinary, healthy Newfoundland dog.

What is the remedy? You have got to put your school and your home together. The day is coming when your public schools will be open for all the people. You will have your regular curriculum, of course, but you will open your schools for the father and the mother and every class of men and women that want to learn.

Ferris Institute dates back thirty-one years. In that time we have enrolled thirty-five thousand young people. They average twenty-one and a half years of age when they enroll, both men and women. We have had people there who were forty, forty-five and even fifty years of age—fathers, wives, sons, daughters, all in at the same time. They paid their tuition and their board because they were hungry for the education they got. May God hasten the day in this country when the public schools will be open fifty-two weeks of the year in the larger cities. (Applause.) Don't tell me that the foreigners won't come in. The fact is, we shall have a big problem on our hands if we don't take all the pains to make it necessary that every foreigner that comes to this country shall within a given time be able to speak and write the English language. (Applause.)

Now I come to the most important topic of all. I have been very much interested in finding out what the commercial schools were doing in this country, from the men who actually represent them. When I asked, "What about the handwriting on the wall?" I might just as well have asked, "What is the future of commercial education?" There can't be too much said in behalf of those early pioneers. The public schools today owe the existence of bookkeeping, shorthand and stenographic courses and all the so-called commercial work to these pioneers.

But ladies and gentlemen, the time has gone by when you can, in a rough-shod way, speak truthfully and speak ill of the kind of commercial and shorthand work in the public schools. (Applause.) The public schools have the money and they ordinarily hire their commercial and shorthand teachers with more care, according to my observation, than the ordinary commercial school hires its teachers. I

want to be perfectly frank with you so that you can look ahead a little bit.

I am not exaggerating when I say that there are hundreds of commercial teachers working in our private schools that could not get a job in public schools. That is my honest opinion. It is not a fact that you can brag about. Once in a while you run across a man of gigantic intellect who is technically kept out of the high places in his particular field, but he is a very rare specimen and he won't stay out long after he discovers it—it is a peculiarity of that kind of man.

My friends, the public schools are going to do more and more of this special training in bookkeeping and shorthand. They are bound to do it and they will continue to do it because they have the facilities. They have everything that you people have, and sooner or later—another forty years will tell—there will be comparatively few private commercial schools in the United States. That is not a nice thing to think about. Somebody asks me, "Are you worried yourself?" No, the Ferris Institute ought to have been closed ten years ago. (Laughter.)

Some of my faculty are out this week to find out the latest devices in science. We want to build a science hall next year. We don't want to build a second class science hall. It must be the best or none. How are we going to know what is the best? I said to my teachers, "Don't forget such and such a school in Chicago and such a school in Kalamazoo, and don't forget the high school at Petoskey." For we know that if the Ferris Institute is to exist twenty-five years longer, it has got to have just as good an equipment as any other institution.

Better teachers is my second suggestion. It is wonderful how good teachers will affect your patronage. They may not affect it during the first two or three years, but I want to tell you that the average young men and young women who take work in your schools know your good teachers. They are the best advertisement that has been discovered—even by the great efficiency men—up to the present hour. In fact, you can't advertise without giving special attention to the quality and character of your product. And there is no use trying to turn out a first-class product without skilled teachers.

Another thing, you should have higher standards for admission. I know I am skating on very thin ice now. Some of my competitors have sort of an examination some of our business educators will have to go through with when they arrive at St. Peter's gate. They go out and pick up an eighth grade graduate and tell him not to go on to the high school. They tell him to come in and enroll, saying, "You will get a big salary and an easy job." There is no use saying that they do not say this, for they do. And in my section of the country they will take anything for tuition—an old horse or a wagon, or a calf, for a tuition.

(Laughter.) They will take a sewing machine, piano, or anything else to get that boy off the farm or out of the village.

Somebody asks me, "Do you practice what you preach?" I certainly do. I never let a boy enter the Ferris Institute who will not assure me that he will go on and finish high school, because my best stenographers and bookkeepers on the whole are graduates of the high school. You know these things yourselves. The great educational world that you should be linked up with and the college that you can link up with just as well as not, knows your attitude along these lines. It is true that once in a while an eighth grade graduate comes into the Ferris Institute—or even a seventh grader—who turns out to be more efficient than some of our high school graduates, but that is the exception.

Let me recapitulate and finish. The commercial schools need better equipment, better teachers and higher standards of admission. I am very careful not to say that you can establish these things by a few sets of questions. I would rather talk with a boy to find out his ambitions, what he hopes to do—I would rather have those statements from him than any written tests. That is why the Binet test falls down. It doesn't get at the dynamics of the human being. It only gets at a few devices to find out whether he can think the way that other people have thought. He should have higher standards for graduation. Don't be afraid, brothers and sisters, to require what you know in your judgment should be required of the boy before he is entitled to your diploma. What does that mean? It means that by and by, as even now, some of the higher institutions of learning will be glad to give you units of credits on your diploma when the boy enters the university. I know Illinois University does that now—because I have a son who entered there some years ago and I know that he received credit for his commercial and shorthand work, although he did not continue it or take any commercial work at college. But you can't get this recognition unless you have established a high standard for graduation.

The last thing I want to say to you is I am sorry that I have not had time to investigate further and find out more intelligently and thoroughly the importance of this organization known as the Accredited Commercial Schools. I know that the spirit of it is to be commended, but ladies and gentlemen—whether you like it or not, the state is eventually going to have a little to say about this matter of commercial education and its standard. Pardon me for saying that but I have inside information. (Laughter.) It would be a shame to disclose some of it, even in Michigan.

As I said before, the state is going to have a little to say about commercial education in the future, and my advice to you is just confidential.

It won't do any good to kick. Just get into the center and see if you can't secure the best kind of legislation. It is a comparatively easy thing to secure legislation whereby supervision will enable schools that are worthy to exist and allow schools that ought to die, to do so.

I bespeak your co-operation and gladly and cheerfully advocate high standards in your teachers' equipment, in your own school equipment, in your admission and graduation requirements. Put yourself on the level with the best and in position to challenge any school in the matter of standards. Even now there are scores of those good schools. There are scores and scores of men who have been fighting all these long years until their hair has become white, fighting for these higher standards.

One last word—if you will be a little more careful in hiring shorthand and commercial teachers, there won't be any harm done. We should exercise more care in the kind of students we enroll and in the placing of our graduates. Do you dare to go as far as I do? I say to my commercial department, "If I thought you were to be just bookkeepers all your lives, I would close the doors today and never graduate another class. If I thought you would be stenographers all your life—even you girls—I would lock the doors." Some people say to me, "You don't believe in bookkeeping then?" I believe in it chiefly as a means of getting a vision of the world.

Supt. John D. Shoop, Chicago

At the close of Governor Ferris's address the president introduced Mr. Shoop, Superintendent of City Schools of Chicago, who spoke as follows:

Mr. President and Members of the Commercial Teachers' Federation: It is refreshing to come into the presence of this assembly this morning and to hear the most excellent words that were given to you by our friend, Governor Ferris, of Michigan. It always fills me with renewed inspiration and determination to listen to a man who has the courage of his convictions and who is able to stand out against the resistance of circumstances and expound the truth as it comes to him and as he is able to interpret it.

I want to accentuate what Governor Ferris said in the way of legislation. It seems to me that he struck a vital chord this morning when he alluded to the fact that some place in our experience we need some one who is able to stem the tendency toward multiplied legislation.

It was my pleasure when I was a boy to listen to the great Henry Ward Beecher, and I think I remember more of the lectures that I listened to from that eminent divine than any others that I have heard since. I remember that he made use of this expression—"If you would enjoy your dinner at the great hotel, don't look in the kitchen, and if you would have respect for the laws of the country in which you live, don't go where they

are made—stay out of the legislative kitchen." That was more than a generation ago. Probably conditions have wonderfully improved during the interval, but nevertheless, the fact still remains that in this wild dream that we have that we are going to legislate ourselves into all manner of reform, and that writing a law upon the statute books indicates that the customs of the people are going to change immediately, we are going to find disillusionment.

The greatest thing in the world, ladies and gentlemen, is education. The great background of all legislation must be the development, in the rank and file of the people, of ideas that culminate and that will back up legislation when it is enacted. Sometimes I am wondering whether we realize what this great field of education means to us. I used to believe that I knew but in these modern days I am somewhat skeptical. I am confident of one thing, however—that the Governor spoke with truth this morning when he said that the end of education is to help us to enjoy life. That old saying, "The proof of the pudding is in the eating," applies just as well outside of the realm of the culinary art as it does within the confines of domestic activities. The proof of education is the amount of enjoyment that we are able to get out of it, so that leads us right up to the problem of commercial education.

The greatest danger that confronts us in commercial education or in any technical education is that we too often make it an end instead of a means. Too often we create a field there in which the pupil or the individual is to work out the life problems which confront him. When will the student be merely one of those agencies that provide for man an experimental station to prove his own fitness and to know what other conquests there are from the new vantage ground toward which you assist him to step upon? That is the thought in every phase of education.

I read the other day a criticism on our public schools. "The great difficulty," said the critic, "is this—that the public schools make for automatic efficiency rather than creative efficiency." I was riding with my little boy, who was six years old at that time, and he saw for the first time on the siding at the station where our train stopped for a moment, a traction engine and he said to me, "Papa, what is that?" (He is just an ordinary everyday boy.) I said, "That is a steam engine." "Well, what is it for?" "Well," I said, "if you hitch it to a corn sheller, it will shell corn. If you hitch it to a ditching machine it will help to dig a ditch. If hitched to a sawmill, it will saw lumber and wood." After a moment's reflection, he said, "Why, then, steam engine can do almost anything, can't it?" And I have been thinking frequently since, that there is a distinction of the processes of education objectified—the distinction that it rather creates our view of the thing that is real and the thing

that is apparent. The steam engine takes in it elements of water and wood and fuel, and it develops power out of these crude materials. The threshing machine is waiting for somebody to hitch a power to it before it will operate.

Now, what is the problem? Is it the making of threshing machines and sawmills or is it the development of the steam engine power that can hitch itself on to the machinery of the world and make it go? And that is the problem for the commercial teacher just as well as for the teacher in the academic and other branches of work in our public schools. It is the ability to do work, the ability to accomplish, the ability to create and employ the powers of individual initiative, and if we keep this ideal in mind, then in the work of bookkeeping rather than being something that in itself is complete, and in the work of stenography rather than being a calling which is to have a continuity through the existence entire of the individual—we have stepping stones whereby through the consciousness of their own powers, these students may rise unto higher things.

I believe that vision of education is narrow that does not look beyond the mere mechanical thing for which we are making preparation in the life of the student into the larger world and the larger possibilities that lie beyond this limited view. And so the mere teaching of stenography and bookkeeping requires today not only the individual who is master of the mechanism of the work—who is master of the technique and the technicalities of it, but the individual that has vision, whose vision reaches beyond this domain and sees a field for larger effort toward which this is but a stepping stone.

You remember that Emerson tells us some place in one of his beautiful essays that Smith owns this farm, Brown that and Jones the other, but no man owns the landscape. And it is that landscape view of education even in the realm of business training to which I want to call your attention in this closing thought of the morning. Another thing, and that is this: The teacher who has brought his pupil to the point that he really enjoys his work, the one who has preached the gospel of effort and the exhilaration of work, has really educated his student.

I was very much impressed some time ago with the words of the mayor of the City of New York when he gave to his first appointees on the Board of Education this little address: "Ladies and gentlemen: If you do nothing more for the boys and girls of New York than to teach them something of the dignity of labor and something of the joy and exhilaration of work and individual effort, you will have done more than you will by crowding their brains with bundles of unrelated facts and thereby creating mental indigestion."

There is a wonderful work in this great world for all of us. There are

wonderful opportunities today, notwithstanding the fact that we are told that the avenues of human effort are crowded. The opportunities were never better than they are today, and the possibilities for the individual who is willing to work and work for a purpose were never more hopeful than they are at the present time.

So let us fellow teachers work to that end that when our pupils pass beyond the confines of the school room, they may have not only the technicalities at their command, that they may be masters not only of the problems that confront them in the peculiar line of effort into which their lives are directed, but that they will have that larger vision of the greater possibilities which says to every man and every woman in the silent hour of reflection, "You can be in the world just what you wish and work to be." (Applause.)

HISTORY OF THE FEDERATION

G. W. Brown, Pres. Brown's Business College, Kankakee, Ill.

Following Mr. Shoup's address the President introduced G. W. Brown, of Kankakee, Illinois, who spoke as follows:

Mr. Brown: (Applause.)

Mr. Chairman and Ladies and Gentlemen: I fully appreciate the predicament in which I find myself at this moment, but I hope that my friends will not indulge in any undue anxiety or commiseration, because no such fears are necessary. Was I not born in Fulton County, Illinois—was it not my earliest occupation to eat the scraps that fell from the table? I fattened upon winding up the cold scraps and the cold potatoes, the leavings of others, and I prospered on it and it has always been my good fortune ever since to come along and pick up the scraps. I am invited to dinner by a friend and I invariably get the cracked plate and the fork with the broken prong and the chair with three legs, and if I ever enjoy the heavenly heights beyond that we read about and I am called upon to come forward and enjoy and receive the joys and blessing that are due to the blessed, I know that I shall receive the harp with the broken string. So I am contented. I am happy that I am the last of all things and the least of all things, and I accept the situation because somebody has to fill it. I think I might just as well as anybody else.

Now I was wonderfully pleased, as we were all yesterday, to see and hear Uncle Robert, and I was more than glad that he took the time that he did. I have been glad to have these other gentlemen take their places. Now if you have any more, Mr. Chairman, trot them out. I will get off of the platform right this minute and thank God that I have thus been able to serve my day and generation.

So you see how I stand in the matter and therefore don't weep any vain tears of commiseration.

I was very sorry that Uncle Robert

had to stop just where he did. There were one or two things that should have been said regarding that great movement. He didn't speak of all of those wonderful meetings that were held,—for instance, the last one in 1872 in the city of Cincinnati, at which our venerable friend from New Orleans was elected President. The meeting at which he was to serve in the capacity of President never was held. It was to have been held in Baltimore later on. Then occurred a period of absolute silence. The silence was unbroken. There was no meeting held for years and years, and finally it came to be the business and the destiny of the penmen of the country to come together and therefore there was a meeting called in the city of New York in 1878 by Mr. Hinman and some others called the Penmen's Convention. Mr. Packard presided. The next year there was a meeting of the same association held in Cleveland at which Dr. Mayhew presided, and in the next year we came to Chicago where the name and the scope of that work was broadened out, and it came to be the old B. E. A. of America.

Now there were giants in those days and we had great meetings. That was before the day that any formal educational movement had taken place in the public schools. You heard what Governor Ferris said here this morning, and I think it was right. These pioneers were the people who set that movement on foot and which went rolling along and rolling along and rolling along, a small movement at first and despised, and yet it forced itself upon the public attention and became in the course of time a movement that grew and grew and grew until it swept the whole country.

I have said a good many times and I am not afraid to say it again now, that these private commercial schools were not foreordained, and predestinated and elected to exist from the beginning of time to the end of time. They were simply a little incident, an accident that occurred. They were simply a protest against the inefficiency of the educational means of the time to meet the demands of the common people. And that protest was felt and it manifested itself in respect to these private schools.

I have said many a time before and I say it now—and I believe it, that if when that private business college movement was first manifested in this country, if there had been the same facilities for practical education at that time that there are now, it never would have taken place. It never would have existed. There would have been no demand for it, and if the time has now come or shall ever come when the public school agency, or any other agency, can do this work better than we can, can do it cheaper and meet the demands of the rising generations of this country better than we can, I ask in heaven's name, what demand is there for our longer continuance? We are not holding our jobs at all by any proclamation of church

or state. We are not foreordained, and predestinated to hold our jobs forever, just so long as we can do our work in our chosen fields better than anybody else can do it, that long we will have our occupation.

The old Business Educator's Association of America held some fourteen or fifteen meetings, beginning with the one in Chicago in 1880.

Along through those years we had great meetings, as those who are here who attended them will remember. There was a discussion, continuing along once in a while, that we should broaden our education, broaden our courses; we should elevate them; we should make them more educational; we should come more in harmony with the educational forces of the world; we should have a broader and more extended course. In the course of time the agitation came that this body, this old B. E. A., should become a co-organizing body of the great, overshadowing, all-powerful N. E. A. And in the course of human events at a meeting in Saratoga, N. Y., in 1892, the vote was taken and we were swallowed—body, boots and breeches—by that great body, and you know the course of events since.

Meetings were held. A good meeting the following year was held in Chicago at the World's Fair at which Colonel Soule presided, but it went on and in a few years the interest in the B. E. A. department of the great N. E. A. seemed to languish. The time came when it seemed to be the opinion of some of us that some other movement ought to be set on foot that would take the place of the earlier organization.

I need not dwell upon that. There had been existing in this country for ten or twelve years prior to the time to which I refer, a little institution known as the Western Penmen's Association. Here again I want to call your attention to the fact that the penmanship teachers of the country for the second time came forward and saved the bacon of the private business college association. It was that penmanship department, and when I speak of that I mean more than might be construed on the face of it.

One of the great things that we have taught and stood for all the time was good penmanship and the teaching of good penmanship, and the time will never come when it will be less than it has been. I want to call attention to that fact. That is one of the bed rocks, one of the shining points, one of the central points, about which the work of the private school has always circled and always will, as long as they exist and as long as these private schools can magnify the subject of a good writer and can develop the teaching of writing, of handwriting, of good penmanship in this country. I want to tell you that they have given one of the very strongest reasons on earth why their bacon is worth saving. We have to teach handwriting better than any other school and we can do it. We have the facilities for doing it. We can do it. We

do do it and we can continue to do it.

A resolution was passed at the Lincoln meeting of the Western Penmen's Association that the next meeting should be held in Chicago to take under consideration the proposition to enlarge its scope of work and take on broader lines, and this meeting was held. I had somewhat to do with the early movements of the body. I had the very great pleasure of being permitted to introduce, and to nominate Mr. Packard, as the first president of that federated body. Mr. Ferris served as vice-president. I had also the very great pleasure of nominating him for the second president.

This is about the eighteenth or nineteenth meeting of the Federation.

We have passed through various phases and conditions of times. The primary idea of the Federation was to give recognition to the various bodies, the various interests that were harmonious with our work, and I think that this principle has been maintained up to the present time. The Federation has held its meetings continuously and successfully. There has been a growing interest, I think, on general lines. I am very glad, indeed, to see and to feel and to observe the continual growth of that particular element of our organization or our body that is represented by public education, public institutions.

The time will come, as Governor Ferris plainly intimated, when there will be but a few of the private commercial schools existing. We can console ourselves with the feeling that the very causes which led Uncle Robert and Colonel Soule and those earlier associates of theirs to throw themselves and their life work into this cause of practical education, will be taken care of. We shall be satisfied. We shall feel that we have not lived in vain. We shall feel that the small snowball which was set rolling by these pioneers has continued to roll, has continued to grow, until it has swept the country.

I am very glad to have had this opportunity of saying just these words. I would like to say more regarding some of those earlier associates of mine in the work but I congratulate the Federation over its prospects, over the outlook for the future, and if wisdom shall guide the helm and loyalty shall prevail in the true and genuine sense, there is no reason that I can see why the Federation should not continue year after year to grow in usefulness and power and influence and bless mankind. I thank you. (Applause.)

Thursday Afternoon

Meeting called to order by the President, at 4:15. After much discussion and parliamentary tactics, the following resolution, introduced by Walter Reed, was agreed upon and passed by a majority vote:

Resolved: That it is the sense of the meeting that the incoming officers and the board take into careful and candid consideration, the matter of merging or reducing sections next

Abridged Report of the

National Business Teachers' Association

Chicago, December 27, 28, 29, 30, 1915

E. E. JONES, President

Edited by B. F. Williams, Des Moines, Iowa

Business Officers, 1915

Pres., E. E. Jones, Chicago.
V. Pres., S. F. Wolf, Chicago.
Sec., F. D. Smith, Los Angeles.

Officers for 1916:

Pres., H. F. MacCallister, Chicago.
V. Pres., J. W. Miller, Mitchell, S. D.
Sec., W. D. Coon, Chicago, Ill.

The following excerpts from particularly interesting papers submitted are offered in lieu of a complete report. The very little time at the disposal of the committee on revision has made anything like a complete report an impossibility.

"THE HISTORY AND PRESENT TENDENCIES IN BOOK-KEEPING"

Walter Reed, St. Louis

When your new student takes his place in your class, he is taught in the first forty lessons principles which it took mankind forty centuries to evolve.

This does not take into consideration the first fourteen centuries. The date of the appearance of Adam and

year and report on the first day of the next convention session.

Following this, a point of order was raised by Mr. Walker, President of the Stenotype Section, and the action of the Federation taken the preceding day, wherein the name of the "Stenotype Teachers' Association" was changed to the "Shorthand Machine Teachers' Association," was declared unconstitutional by the President because the amendment was not brought before the Executive Board for its action.

Following this, a paper was read by Frances Effinger-Raymond, on "Commercial Education of the Pacific Coast." Space forbids the printing of this excellent paper in full, and to cut it down would be an injustice to Mrs. Raymond.

The President reported that a telegram had been received from Ralph Starr Butler, to the effect that he could not be present to present his paper on "Teaching the Active End of Business."

The committee on resolutions presented the usual resolutions, commending those who had participated in making this meeting a success.

Mr. J. S. Knox, of the Knox School of Salesmanship, addressed the Convention on the subject of "Efficiency." Mr. Knox was heartily received, and it is hoped that his paper may be published in full in a future number of the "Business Educator."

Mr. H. E. V. Porter, of the Committee on Co-operation, presented the report of that committee.

The meeting adjourned with the best of good fellowship prevailing.

Eve, as doubtless many of you will remember, was 4004 B. C. (Some claim 5004 B. C., but what difference does a paltry thousand years make?) From that time on to 2600 B. C. the only accounting of which we have any record was that of Moses, who always gave God credit, and of Job who is said to have charged God foolishly.

The Hebrews of old were noted for their reverence for the prophets, and that reverence is said to have continued to this day.

In the history of bookkeeping, nothing stands out more clearly than that it has been a development, not a discovery. The very fact that reliable historical data on this subject is so hard to secure bears witness to this truth. For it is difficult to say of any growing thing "On such a date it was a seed; on such a date, a sprout; and such a date a full grown organism." The process of growth is too gradual.

The Babylonians were in their day leaders in accomplishment. Their first records of account that were in any way permanent of which we have any definite knowledge were written in Babylon, 2600 B. C. The first bookkeeping records, like the first man, were made of clay. This was 4500 years ago. The records were written with a stylus on slabs of clay. Impressions of seals and of fingernails signed these records. Their voucher system must have resembled a brick yard. This system had its advantages. If a man refused to pay his bill, the creditor could always hit him with the brick.

The ancient Egyptians were a highly educated race. Their earliest records, though of a later date than those of the Babylonians, are of equal interest to the historian.

The Egyptians wrote on papyrus with a calamus.

It is interesting to note that in accounting, as in other matters, history repeats itself, and the development is in cycles.

The separate slabs of clay of ancient days and the papyrus in separate sheets, that preceded bound books, have their counterpart in the loose leaf sheets and cards that are now superseding bound books.

Bookkeeping in kind was very cumbersome, and even the invention of money, later, did not help much. The amounts were expressed in Roman numerals—and if you can tell me, off-

hand, the value of MDCCXVII shekels, I'll give you XVI of Bryan's 16 to 1 dollars.

Up to the time Columbus discovered America, bookkeeping consisted almost entirely of records of events, arranged chronologically. These day-books constituted the only records kept.

The oldest bound book still extant is a day-book that was kept by a banker in Florence, Italy, in 1211. As each day would go, he would jot down his transactions with each Dago. The memorandums of this Florentine banker are as much a diary as they are a set of books. Mixed in with the accounting items are items of a personal nature, and philosophical remarks, something like this:

Jan. 1 Loaned Americus Vesputius Jr. 10,000 lire

Jan. 2 Went to cabaret with Dolly and got in a fight losing 1 tooth

Jan. 3 God is good

Jan. 4 Loaned Giovanni Ferdinando 5000 lire

Jan. 5 Saw some beautiful girl.

The first suggestion of double entry, which it is generally conceded was introduced by the Italians, is in a set of books dated 1297, kept by Rincio and Baldo Fini. These books show accounts with things, and cross entries, very similar to those of our present double entry system.

The first pure double entry system was followed by the stewards of Genoa, in 1340.

In 1345 the Freres Bonis of Montauban, France, prepared the first summary of accounts due and owing. This showed a balance. It involved personal accounts only, however.

In 1406 Venetian merchants made use of a capital account and a loss and gain account.

In most of this early bookkeeping there was no attempt to balance. All of it up to this time, except in one set of books kept by a Constantinople merchant in 1436, was expressed in Roman numerals.

The first treatise on the subject of bookkeeping was by the Italian, Luca Pacioli, in 1494. He was not an inventor of a system and did not claim to do anything but set forth in an orderly way the customs of the Venetian merchants and explain the uses of the journal and ledger. This treatise was part of a book which dealt principally with arithmetic. He showed the correlation between bookkeeping and arithmetic, a correlation still emphasized in modern teaching methods.

It is worthy of note that this first important treatise on double entry, appearing in 1494, was practically contemporary with the discovery of America by Christopher Columbus in 1492.

Modern forms are distinguished by the fact that they show, in order from left to right

date—explanation—amount.

The oldest book extant which

shows this characteristic is a ledger in the Advocates Library at Edinburgh, dated 1697, hand ruled. Like everything Scotch, it is thorough and carefully done.

Various attempts have been made to patent or copyright bookkeeping systems.

In 1766, E. T. Jones, at Bristol, England, advertised that he had invented a system of bookkeeping which, upon payment of a guinea, anyone would receive and be licensed to use.

The guineas paid their guineas. But it was soon made clear that there was no patentable feature in what Mr. Jones had to offer, and the guineas lost their guineas. For bookkeeping is not patentable any more than is shorthand or the letters of the English language.

In modern methods the ledger, or book of accounts, is the center of the accounting system. All others are a convenience. The inconvenience of making entries directly in the ledger makes the journal and other books of original entry a necessity in most cases. The impossibility of arranging the ledger to show the summaries of results that the business man needs makes it important that certain auxiliary or statistical books be kept and that results be written out in the desired forms in statements of various kinds. But to the teacher the point of approach must be the ledger, because it is the center book—the book to which all entries go and from which all results are taken. By the early method of keeping a ledger, the result was continuously shown by a method of continuous subtraction. The plan may be compared with the time-consuming laborious plan still widely used, of keeping a constant balance on the check book stub by continuous subtraction.

Now the ledger accounts is kept by means of entries and contra-entries, and the balance is ascertained by taking the difference between the two sides.

The first accounts to be kept were personal accounts only. Next, property and cash accounts were introduced. The third class of accounts to come into being were accounts with intangible things. This class of accounts includes loss and gain accounts, depreciation accounts, adjustment accounts, reserve accounts, and other accounts which are kept to show sources of profit and loss, avenues of distribution, and purposes of retention of funds.

The first principle is that of the equality of debt and credit. However, complicated an entry is, regardless of whether the debiting and crediting are done at the same time or not, and in the face of the fact that the identity of the single item is often lost as this becomes a component part of some grand total, the fact remains that there is an equal debit and credit for every entry. This is the first principle.

The second principle is that of classification. By classification I mean the grouping together of related data. This is typified in the account itself, which comes within the definition given, in the grouping of accounts in the ledger, in the grouping of original entries in books and in columns, and in dozens of other ways. Classification makes the books a place to find facts in, rather than a place to lose them. Better to rely on the memory than on records which cannot be found. Classification makes reference easy and rapid, and is inseparably linked with the third great principle; namely, condensation.

The fourth principle is that of analysis. At first thought it might seem that analysis belongs entirely to auditing and not to bookkeeping, but it must be borne in mind that to make adequate analysis possible, books have to be so devised as to show the results that the analyst wants.

The bookkeeping of today is more than a record. When properly analyzed it is a guide to the future conduct of business. Its records are devised to show gross costs and net costs of goods purchased, produced, or manufactured. It provides statistics from which are compiled percentages on which the business man relies. It enables him to know what his trading profits are and what his net profits are. It enables him to know the separate profits of the different parts of his business and to separate these from profits or losses arising from outside investments.

The bookkeeper of today must, however, make his way through the labyrinth of accounting ramifications with extreme caution, ever bearing in mind that the tail must not wag the dog. The cost system must not be too costly; it must not eat up more than its own savings. There must not be too much red tape. There must not be too much distance between the customer and the house. There must not be too much departmentalizing.

For years I dealt for my House with a House that was over-organized. As the cost of their organization began to be apparent in our bills, we gradually drew off from them. Others, I suppose, did the same. Finally, there came a smash-up in their organization and one of their three vice-presidents engaged in business for himself.

In conclusion I want to read a significant sentence from the announcement made by the new House, as a timely warning against "too much system."

"There is a certain size printing plant that is more efficient than any other. A plant not too small or too large—a size so unitized that the greatest efficiency is obtained. A plant wherein the overhead is not out of proportion to the producing possibilities of the equipment. We have such a unit."

SOME OBSERVATIONS ON FATIGUE

By Frank Lakey, Boston

Now first then, what is fatigue? It is a condition that is developed by long continued work, that in addition to other symptoms is characterized by a reduction in the capacity for and pleasure in work, and since our boys and girls will have to leave school and will have to work when they are tired, I am going to use a number of illustrations drawn from real life and say that for the most part the same period for the arrival of fatigue holds good for everyday life as it does for the school life. What are some of the symptoms

First we have a quickening of the circulation and of the respiration and an increase of bodily temperature and then we have a reduced capacity for work. We have a lowering of the mental functions and finally if it persists long enough, it will become painful. You start here at eight to nine in the morning, noon and on to ten to eleven into night, and you see the upper line of the chart indicating that the bodily temperature is gradually rising. As it rises, we get less and less able to do the work we would like to do.

One thing about fatigue that is interesting is that inattention comes from fatigue, is really a protective agency because it saves to us the deeper channels of our energy. It is really a safety valve, so that when we find our pupils not paying attention, it is a good thing for the teacher to change and see if he can't get the interest of the class back by something different.

Of course, you know as well as I do, that if a person has six or seven hours of highly instructive and interesting teaching, he has gone beyond the limits of capacity, and if then a boy comes into your class and has had more than four hours in succession and he says he is learning something, please don't believe it—he isn't. Four recitations is just about the limit of all the ordinary human being will stand, and we don't care to deal with the extraordinary ones.

The same thing is equally true in business for there is nothing that makes work so hard, whether it is mill work—such as prevails so largely in my state, where the monotony is so terrible—or whether it is over-time work or whether it is piece work, the constant incessant drive is the thing that causes men and women to break down, and if you will stand as I have stood at the gates when these people come out at noon and night, you will see how little vitality they have left and you will see why consumption and other diseases are so prevalent among mill workers.

Now for school work. What are some of the effects of fatigue? First there is a lowering of the quantity and quality of the work and there is a fluctuation of attendance. It fluctuates by months, as you see by this chart. Here is a chart starting in September

after a long vacation, when the attention is very poor. It rises, as you see here, for October, November, December and, joining on here with January. Then there comes the drop and a steady drop right down here until vacation time comes. In other words, the worst possible thing seems to be the giving of examinations, as for instance the professional schools do—crowd all the examinations at the time of the year when the man is the most exhausted, when he is the most weary. Some of my boys have told me they only kept going during those examinations by wrapping ice-cold cloths around their heads and taking drugs, etc., because the test came just at the time when they were unable to bring their physical attention into play.

Now what does it mean? It simply means this, that we are just like animals—we are animals and we rise and fall, and there are certain times of day when we are at our best and at our worst, and while all the experts don't agree, they do all agree on this point—that from 3 to 4 in the afternoon is the dangerous time, and if there is anything under God's heaven I hope to see, it is that the poor grammar school student won't be held in until 4 o'clock in the afternoon and then be kept there by their devoted teacher an hour longer. I hope the time will come when the small children won't be obliged to attend in the afternoon at all and when the older children will be dismissed at 3 or half past, and so far as my own work in the high school is concerned, I can't see why the splendid system that is being used in Newark, N. J., isn't possible. In that city they start at 8:00 in the morning and finish at 3 or 3:30, with no home lessons.

A FEW EXTRACTS

From the Address of Harold Bennington, president of the Illinois Society of Certified Public Accountants

Mr. Bennington:

Gentlemen—It is, of course, a real pleasure for me to be here this afternoon to meet you, and as President of the Illinois Society of Public Accountants, to assure you of the real interest we take in the work you fellows are doing, and we assure you we want to co-operate with you in every way we can.

Now our interest in your work isn't altogether a selfish one. We, the public accountants, have to rely to a very large extent upon you gentlemen for the recruits that enlist for services in our office. We rely upon you to send us men who have undergone the preliminary training and are ready for active service. We don't expect you to send us veterans, but we do expect men who studied the rudimentary theory of tactics and know how to handle their tools and will obey the word of command, and I want to acknowledge very gratefully the fact that the recruits that we have been getting from your training camps for

the last two or three years have been steadily improving. We have noticed it.

As I say, we want to co-operate with you fellows in every way we can, and just how and when or where we are going to do it is what I am here to talk about. It seems to me that your share of the work lies in constantly improving and expanding the character of the instruction which you offer to your students, and that our share of the work lies to a very large extent in encouraging young men who have just begun business or who are just about to enter it, to take your courses of instruction and to encourage them by offering them some tangible reward, making them realize that their immediate earning capacity is going to be increased.

Of course, I realize just as fully as you fellows do that the most disheartening thing in the world for a student is that after he has taken a course of special study and comes out thinking he has done something rather fine, to find as a matter of fact his earning capacity is less than other fellows of his own age who, have had nothing but a common school education and never did any further studying, but who have been steadily sawing wood in a business sense from the moment they left school.

The public accountants have recognized the same thing for years. There is so much in our business that can only be learned through years of experience. The usefulness of an employee is accumulative. It gets better every year. We want to encourage fellows to come in, begin at the bottom and stay with us and train them up in our own offices. We are always short of what we call good senior men, men who are capable of taking charge of investigations under very slight supervision, and that is how we prefer to get them. Train them up from the ground—but we must have good material to work on to begin with.

Now there is an impression prevailing, particularly among the schools, which go further than you gentlemen do—I mean the schools of commerce and finance, such as the LaSalle Extension University, the Northwestern, and the Walton School—schools of that sort. There is an impression among the student bodies there that the certified public accountants are a sort of close corporation formed for the purpose of hogging all the business in sight, and that we try to put as many obstacles in the way of men seeking to enter our profession as we possibly can.

Now recognizing the need for educational work along these lines, the Illinois Society of Certified Public Accountants a few years ago interested itself very actively in the bringing into being of this Northwestern School of Commerce and Finance. A number of our members became guardians of its finance during its first three years of operation, so I believe most of you will know that Mr. Shaffner, of the firm of Hart,

Shafner and Marx, was the biggest financial backer of that undertaking, and the community certainly owes him a very deep debt of gratitude on account of that.

We had approached the University of Illinois on a similar sort of curriculum and the Northwestern got ahead of them. Now as soon as the University of Illinois saw what a rush of students there was to the Northwestern, they saw their mistake and began to put in a really good school of commerce and finance, and I was down there giving a lecture before their students a couple of weeks ago, and there were four hundred students present to hear my talk. They have a tremendous school now and they are giving excellent instruction.

Another thing that my society does to encourage movements along education lines such as we are speaking of, is to present a gold and silver medal each year to the first two students respectively, who pass their examination for the C. P. A. degree. This winter we have also started another movement along the same lines. We have inaugurated a series of monthly meetings to which the students of all schools—we don't care who they are—are invited to come, if they are interested.

We hold the meetings in the Northwestern University Building simply because they have large lecture halls there which they are perfectly glad to have us use without paying. Once a month we give short talks. Sometimes we will have four or five talks in an evening. Sometimes the whole evening will be devoted to one paper on a particular topic. Other evenings we propose to have debates, etc., but the speakers will always be practicing certified public accountants, lawyers, bankers, members of the faculties of the different universities, and always men well worth listening to and who are really authorities in their own respective lines.

Those lectures are absolutely free, and they are open to discussion immediately after the talk is over. Now at the last one we had nearly five hundred men there. It was an evening meeting beginning at eight o'clock. Just shows how much interest these fellows really take. If you are going to serve them up a mess of food, they like to eat and they will turn out. If you can't make it interesting for them, of course they won't come and they just fade away. I am just mentioning these things to show you that we public accountants are trying our best to help men along, educationally. If the public accountants in the parts of the country from which you gentlemen come are not doing the same thing, I am perfectly sure they would do so if they were approached and asked to do so.

Now, from the last fifteen minutes' discussion, I realize that the schools that you gentlemen represent do not, in the main, aim at carrying the student beyond elementary bookkeeping

and the commercial subjects. I take it that you aim at equipping a boy to enter the office of an industrial concern, and he has got to push his way upward from that point. Now from your side of co-operating with the business world the first thing is, are you doing your share? I think a lot of you are and I think a lot of you aren't. Of course, I am talking to you on your topic and I speak very humbly, and absolutely as a layman. I don't claim to be anything else, and I am just throwing out a few observations. I am constantly hiring boys who come from your schools, and I am just pointing out some of the drawbacks that I find. It seems to me that you don't devote enough attention to teach them the underlying principles. You teach them a little touch by set rules. You show a man how to do a problem, but not why he has to do it that way. Now the whole value of education of any sort is to teach a man how to reason and equip himself to handle new situations as they come up.

That leads me to the second point I would like to make, and that is the most deplorable English that the boys coming out of business schools use. I don't mean slang. I like slang—I think it is forceful and I use it myself, but they seem to be absolutely like souls in prison when it comes to working. They have ideas in their heads. They can't get them out. They can't express themselves. I have half a dozen men working for me today who are good men. They are excellent accountants. I can send them out on any kind of a job and they will come back with what I want, but when they try to string it together into shape, they can't express themselves clearly. They say things that they never meant to say at all, and the result is I spend most of my days sitting in my office, a little glassy-headed man in front of a lamp, just proof reading and correcting the English these fellows have used.

Now there is another point which I know will appeal to you, and I was going to mention it anyhow when I thought I was speaking to the managers of the schools. I proposed to roast them about it, but they are not here so I will spring it anyway. I think that possibly the business schools do make the mistake of spending too much money in advertising and too little upon their faculty salaries and of course, that is reflected in the deficiency of the work. I would like to see teachers in every line receive more adequate remuneration. Of course, it is a notorious fact that teachers of all sorts, public schools, universities, and other schools are not paid enough for their work. Of course, the trouble is with the schools, under the guise of doing it for the good of a great number. You can always go to some wretched individual as myself and get him to give a special talk on some particular subject for nothing, but when it comes to paying real money out to their faculty, they feel a sort of sense of

outrage, and they don't like to pay anything at all. I would like to see the teaching profession better paid, and I think we should get possibly a little better service when we did.

Another thing I should like to recommend to you: I don't know how far it is possible with the classes you run but I have seen it done in the case of advanced classes, with some tremendous benefit. If you have a manufacturing plant within close reach of your school, can't you sometimes get permission to take a class of students over the works? Get the superintendent to show you around.

Then after they have seen the plant in that way, can't you persuade the head bookkeeper or the chief accountant of that same concern to come and give a little talk to your class a week or two later on how the accounts are run for a business of that sort? It sort of seems to put life into an otherwise awfully dry subject for a student, and it helps to make him realize that the things that you teach him in theory have to be modified in practice in the auditing game for instance.

In closing I would just like to say something about my own line of business. It is the only thing I know anything about at all. The fellows who come from your schools are handicapped by this lack of preliminary education that I spoke of a while ago. That is to say, if a man wants to take a certified public accountant degree the way the law is now fixed, the administration of the act is vested in the state university, and they have laid down their rules and regulations and no candidate can submit himself for examination until he has satisfied the university that he has had the equivalent of a four years' high school course.

I imagine that the majority of the fellows coming into your schools have not had a four years' course and, while they may be potentially the brightest men possible, they are handicapped right from the start, and while I know it is impossible for you to make up in one year's course for the difference between educational credits, still there is the opportunity there to preach that to your fellows before they leave your hands, and make them understand that if they are going out later on after law or accounting or any of these other professions, they will have to make up that high school course. You can give them some mighty good advice along the lines of the night school or business courses they should follow up after they have gone into business. Teach the fellows who come from your schools that they are very useful to us in our business and we are glad to have them, but unless they go a little further in their studies, they will never go further and be able to earn more than \$100 a month unless they supplement their studies by going to night schools. I thank you. (Applause.)

HOW TO REACH THE BOY

By Prof. A. Jones, Marion, Ind.

It depends upon who is to reach the boy and why we are to reach the boy. The man who wants to make a habit of the saloon and gambling houses tries to solve the problem of how to reach the boy. The mother tries to solve the problem of how to keep hold of the boy which she has already reached in the best way in the world. The father has another way, but sometimes he seems to know less about how to reach the boy. The church and the Sunday School have the problem of how to reach the boy; and the boy himself tries to find out just before Christmas how to reach the Sunday School, because then he is studying as never before. So I say, the more I read that subject and the more that I stood in these different places, the harder it was to determine what it is.

A boy is a human being, and he comes into the world with all of the experience of Adam on down to the present, in his make-up. He comes with the hereditary grip upon him, and when he is born that grip loosens and the gate of gifts is closed so far as his heredity is concerned, but mind you, it is a powerful one, that hold of his, because of his relations in this world and the experiences of the race. He comes as a bundle of instincts. When he first makes his appearance in the world, he is as blank as any sheet of paper you ever saw. He cannot hear; he cannot see; he cannot taste; he cannot smell. He is a machine, a little bit of an insignificant automatic machine with wonderful possibilities wrapped up in him, provided the right things touch him as the world goes by.

These hereditary tendencies have to be reckoned with. They cannot be blotted out. These instincts which are powerful in him and sometimes make the storm rage terribly in his mind. We need to study the past of the world's history to understand, if possible, a little of the many things that move this boy.

At first, the things that he sees move him. He is a creature of suggestion. To give him the hammer means that things within reach shall be hammered; to give him the saw means that things within his reach will be sawed; to give him anything at all is a challenge to the boy's nature to undertake the work that thing—it doesn't make any difference what it is—from riding the mule to swimming in the pond. The world is just simply pouring in on him through his eyes and ears and touch and taste and smell, a flood of stimuli that are going to arouse in him these instincts that are going to suggest the things that have been planted in him from the beginning to the present.

He has had to fight his way. The race has had to fight its way through the world, and I am sorry to say that the greater part of the world is still fighting. That boy has fight in him if occasion demands, and the man has

fight in him, too. Sometimes, whether the occasion demands or not, as may be seen now, this boy by his instincts deserves, requires, must have, companionship, and there is the avenue, or one of them, through which we are to reach that boy.

He is a bundle of nerves. His brain is the most highly explosive and the most wide awake and sensitive thing in all this universe, and from the time that the boy is born into this world—blank to him until he is six or seven years old—he has learned more things than he will learn all the rest of his life. That must not be forgotten. We sometimes wait until the boy gets ready in order that we may teach him certain things. But when he comes into the world and his eyes can follow his mother about the room, he is ready.

Six years from that time, if he is a live, active boy, you are going to find out that about everything within his reach as been investigated and that he has in a general way a knowledge of the things about him. It matters not whether it is dangerous—he doesn't question that—his mind and entire make-up is an interrogation point, a series of interrogation points. He questions everything. It doesn't matter how much you try to make him believe that it is dangerous to ride the mule, he will ride the mule. You may tell him that the bumble bee is a dangerous thing, but he will fight the humble bee. He will do the thing that gets into his mind, and that is one of the first principles that needs to be understood by every parent and every teacher; that is, the thing that gets into the boy's mind, tends to work itself out in action.

We say we try to help the boy find himself; that is right, but what the boy is today he is not tomorrow, because there comes into his very being, into the very depths of his soul, an instinct that has been aroused because of his development, an instinct that he never felt before in all of his life. The boy will go along absolutely and perfectly indifferent to the girl for a number of years, and she is slammed around just like the rest of the boys; but there comes a day some time, whether it is from the singing of the birds or the budding flowers or the soft south wind, that boy takes a different view of that girl. Something has happened, he is a new boy. He looks at his shoes and his collar and himself and tries to realize how he appears to other people, to some people, to one person, perhaps.

The story grows interesting from then on, and where is the mother or the father, or the teacher who at that time can take hold of that boy and understand that instinct—*not make fun of it!* The individual who takes the boy when this instinct strikes him and treats it as a light, insignificant, unimportant thing, is altogether wrong; it is the very thing in the boy's life that is going to send him out into the world with the right view or the thing that will send him out into the world with a wrong view.

He will go wrong unless some kindly, sympathetic understanding hand, somewhere along the line, takes the boy at that particular time, controls that power of instinct and sets upon him like a storm and either wrecks or blows him into a safe harbor.

There is the thing we have been trying to ignore. When that boy begins to outgrow his clothes in every direction—they are short at both ends, and narrow and everything else; and when you talk about his being awkward and green and all that, you do him a great injustice. God made him that way and the only way to get him out of babyhood into manhood is by this growth, and by controlling the instincts that grip him at that time. Then is when that boy needs a companion, a man with sense, a man with judgment, a man with sympathy, a man who recognizes that all men came from boys; and whether he becomes good or evil, skilled or unskilled, with the right view of his fellow man and his country and his home or otherwise, depends upon that boy's companionship at that particular time.

There is work, there is thought for all at that particular time. This boy, as a human being, is interested in the people who are interested in him. A good many times there isn't any place for the boy except in the boy's room, and that is a sorry place. The boy is not wanted in the parlor, or here or there, or anywhere else because he is so awkward. People take the advantage of that particular thing and tell him of it as often as possible, and so he tends to get himself away from society, down to the livery stable where they don't criticize his looks; or down at the wharf, or down somewhere around the depot, where he is with other boys and where he finds an equality and liberty and the freedom that we sometimes talk of.

We are now beginning to talk a great deal about the freedom of a child in his work. How can he have freedom with about three hundred—or at least a dozen people pulling at him?

With the liberty this boy has, being a human being, he is interested in doing things. Often he does not do anything right and it isn't strange that he doesn't do it right, because he has never done it before. Perhaps, he is given the worst implement on the farm to work with because they are afraid he would spoil the good one. If he is to do anything with a board, it isn't a nice clean, straight board; it's something that has been rejected. If he is to handle a saw, it must not be a good saw that is bright and keen, because he is to handle an old board that would ruin the saw; and if he is to drive nails, he must not spoil good nails in an old board, that has been sawed in a crooked way, so he is given an old nail, or old nails. These are the tools we have him work with—an old crooked board, and a saw that won't saw straight, and a few rusty nails—in the hands of an unskillful carpenter, and

then we stand back. There you are. Just like a boy; awkward; he doesn't know how to do anything! Is it any wonder that the boys do not know? I might illustrate that in a thousand lines—it is too often true.

Interest is the first element in action. Interest begets attention, and interest at last must have in it a personal element. There may be near you and about you very successful enterprises with millions in them, carried along in a beautiful way. But if you do not get some personal interest in that particular thing, you look at it from the standpoint of the much smaller thing in which you have an interest. The boy, then, ought to be made a partner in the business, if he is on the farm. Often he sees nothing before him except an entire year's work, with nothing at the end of it except maybe a suit of clothes that are bought for a boy. They say that it isn't worth while to spend much for the boy's clothes because he is so rough and he will soon outgrow them, anyway. So we will get him any sort of an old "hand-me-down," then expect him to act the gentleman when he is dressed up in that sort of fashion. And he don't do it—he is not going to do it because it is not in keeping with his surroundings.

Then I should say, whatever the business, appeal to the boy's judgment and give him an immediate interest in that thing—so near that he can see the end from the beginning. Do you know that a penny right now—spot cash—will move a child to do more than a hundred pennies that are to come to him for doing that thing one year from today? We are all a little bit that way; but the boy is more so.

Let me mention a little bit of experience that we are having in our country with the boys. We have in our country farm clubs, boys' contests in raising an acre of corn. They are given a silver medal if they win. They are taken to Purdue University for a week's short course, all expenses paid, and the winner in the State of Indiana is taken on a trip to Washington City, where he has all of his expenses paid, and a week's stay in the Capital City. That is giving the boy something tangible to work for.

What has been the result? There has not been a boy in Grant County who was given the opportunity to enter that corn contest but that has raised more corn to the acre than his father ever raised in his life. He has gone past the hundred mark a dozen times, and the acre of corn in this United States that reached 232 bushels plus, was an acre of corn that was planted and plowed and raised by a boy. Why? Because, there was something at the end of that boy's work; there was promise in it; and his name is written above all the rest—just a Southern boy.

Now what does this mean? We are talking about how to reach the boy. He is human. How can you reach him? Do you like a good proposition; will it move you? Will it catch

your attention, your energy, and enlist your interest? If it does, that boy is human, too—why will it not touch him? A dollar looks like a cart-wheel to him—Why? Because he hasn't had dollars and all boys, most of them at least, have seen the day when there was hardly any road so long, no men could travel so far, or raccoon climb so high. But a boy would sit up all night with the raccoon and go to the end of the road. What for—the honor? No, the dollar.

So the dollar figures. Some people say, "Now, that is a low idea." It is in a sense, but you are trying to prepare that boy to take care of himself through life. Then why not move him with the nearest force possible, and when you get him going, if he happens to be a little off the track, put a little incentive over here and switch him on to the right one? Isn't that the way to do with people in general?

Over at Plainfield, Indiana, we have a reform school with eight hundred boys. Until recently, that reform school and the penitentiaries were the only places in the State of Indiana, with a few exceptions, where the boy could learn how to do something. He had to go to the reform school in order to get an education; one that would count. Why? Because they believed that was the way to get the boy off the wrong track, and back on to the right track. If it's so good as all that, why isn't something of that sort the thing to keep the boy on the track when he is already on?

They had a notion for a while that the boys that went into that school had to be watched. Had to have a man along with them—a dozen or so of them—to keep them from running away. When they went in at night they were barred in, locked in. That is not true any longer. I worked for years with the man who is in charge of that school and there is not a key turned. Any boy can go out of that reform school at any time and run away if he wants to. But, mind you, the number that have gone away since that sort of administration has fallen seventy-five per cent. In fact, there is hardly a boy that has left and run away from that institution since they have been treated like boys ought to be treated—as a manly fellow, as a fellow that had some honor, and all that sort of thing.

Three thousand bushels of apples were raised over there this year and gathered by those boys. They have raised thousands of bushels of corn; their buildings are built by them; their dining room is operated by them. They have a baseball team and a brass band, and everything that boys ought to have, and they are active. Now what does it all mean? To consign a boy to nothing to do, is to consign him almost to the prison. He has got to do something. The race is before him; he has to fight his battles; and if he does not have something to do, something to arouse him, something

to awaken him, he is going to go the road of all those who do not work.

Work is putting his energy into action, and when a thing is put into action, it is character. Character cannot be talked into a boy. You can not work it in that way; these thousands of things that are in his mind are never a part of character until they are pushed out into action; they are going to come out some way. If you have the right thing for the boy to do—with a motive at the end of it—that boy is going to do that thing, and when he gets to the end of his race and gets the reward, whether it is a penny or a dollar, it isn't the dollar that is worth while, but the re-action on the boy. That is worth ten thousand dollars; that has made it.

So I say the salvation of the boy does not depend upon giving him soft hands and an easy job; but it does depend upon giving him a line of action that leads somewhere. Talk to the boy as if he were reasonable. His opinion is worth something. A boy can give you pointers on a great many things, if you will listen. But so many times when he wants to talk to us about the affairs of life, we simply say, "Now, hurry; I'm in a hurry now. Say what you have to say. It isn't worth much anyhow. I'm busy." That's not the way to treat the boy. If you will study the avenues to your own hearts and to your own souls and then remember that that boy is a human being, with every instinct and with every hereditary tendency, with the same feelings that you have in a very great measure, then you have the key to the situation, and know how to approach him.

Make him your friend. Is it hard to do? No. Do not trick him. He wouldn't stand for that very long. You may think the boy is foolish, but he loves the man who gives him a square deal. In my experience, I was in a school where every closet door and cloak room door had a hole in it so the superintendent and his teachers could watch the boys in order to keep order, and that was the worst school that I ever saw in my life. More gamblers grew out of that school than any school that I ever knew of. They didn't stay very long, after I was there—those that grew into gamblers. But I want to make this point: Treat the boy as though he was a man. Get him close to you. Get into his sympathy, because you feel an interest in him, and then you will reach the boy.

To sum up the matter, the boy comes into the world with hereditary tendencies, with powerful instincts that develop in him at different ages, as he passes along from birth to eighteen years of age. These instincts must be taken charge of and directed. The boy has sympathy and will respond to those who are kind to him.

He'll stand by his dog to the last minute. Why? Because the dog is his friend—that is why he does it.

(Applause.)

Abridged Report of the National High School Teachers' Association

Chicago, December 27, 28, 29, 30, 1915

IVAN E. CHAPMAN, President

High School Officers, 1915

Pres., Ivan E. Chapman, Detroit.
V. Pres., Amy Fox, LaGrange, Ill.
Sec., Mrs. Catherine McCasky, Chicago.

Officers for 1916:

Pres., G. A. Bingham, Des Moines.
V. Pres., Emma Hagenstein, Rock Springs, Wyo.
Sec., Mrs. C. McCasky, Chicago.

President Ivan E. Chapman addressed the high school section on the subject of "Interest of Commercial Meetings." Following the address, the regular program was taken up, abstracts of all papers except the paper by Mr. C. M. Copeland read before the convention are here produced. Inasmuch as Mr. Copeland's paper contains valuable data for the commercial teacher, we are publishing it in full.

HIGH SCHOOL SHORTHAND

R. A. Grant, St. Louis, Yeatman High School

Mr. Grant, of St. Louis, Missouri, read an excellent paper on the subject of "My Thoughts on the High School Shorthand Course," who drew most of his examples from his teaching experience. He is of the opinion that we are too anxious to get into dictation work. He believes there should be more fundamental work in the principles of shorthand work, and says, "Are we not giving our pupils advanced dictation when the time might be better spent in bringing a correct knowledge of the principles of this system? I am sure that the great trouble with our pupils is lack of knowledge of the system."

MAN-BUILDING

A. F. Sheldon, Pres. Institute of Business Technology, Area, Ill.

Mr. Sheldon spoke on the subject of "Man Building and its Relation to Building in School and Business." He says in part, "It would seem to me, if I may be pardoned to indulge in a general criticism of education as a whole, that its weaknesses fall under four classifications. First of all, our school systems were built from the top down. By that I mean this: A university came first in the old world when education was almost wholly for the classes and not for the masses. Those engaged in commerce and agriculture were looked down upon. They were looked upon as being vocations unworthy of refined intellects and gifted minds.

When university curriculum, as we all well know, was fitted for those who were going into professions. Later the high school came. It was and largely is yet today the training ground to fit the child for the university. Then the lower grades clear on down and the little red schoolhouse, and I first remember when I was teaching a district school up in

Michigan, I thought I was going some, if you will pardon the slang, when I changed the curriculum that a child was able to get to high school and a little bit sooner than

"* * * Now as a matter of fact, I don't care whether they go into electrical engineering as their first vocation, there are four things that each must know, and consciously or unconsciously apply. He must know himself, he must know the other fellow, he must know his business, and he must know to apply the knowledge."

HIGH SCHOOL VIEWPOINT

F. G. Nichols, Rochester

Mr. Nichols followed Mr. Copeland in a very able discussion on the subject. He said in part, "In all the high schools that I have had to do with as inspector of commercial education in New York State and in several others, I have always encountered this particular phase of academic work. Domination of the college of the work in the academic subject.

"I wish I could read you a paragraph I intended to bring in and forgot it—Monroe's new demand upon education, and he points out in a very brief paragraph what he calls the one great defect in the academic education of today, as it always has been in the past, as the domination of the college. They determine exactly what work shall be done in physics, in a language, and so on. Over in Dorchester, Mass., they have introduced a type of Latin in the first year there which would meet with the approval of every commercial man, possibly, in this room. They have Latin, first year commercial subjects. There are some people who believe in Latin anyway, of course, but there are others who do not. There are boys and girls and parents who do not believe in it, and it is a stumbling block in the way of an entrance into a good many schools. Be that as it may."

"The old college preparatory type of Latin serves no useful purpose in my judgment, in the first year of the High School, particularly, for the four years. But the type of Latin introduced in the Dorchester High School serves a useful purpose for any boy or girl that would go half or all the way through, or goes on to college. But you couldn't get the colleges to see it because it is really English Latin. That day will come, there isn't any doubt about it, and

the pressure will be put upon the college to keep that type of work."

"Now, in connection with our book-keeping work, for example, and by the way let me say this: I may be entirely wrong about this, that is why I wanted Mr. Copeland's idea on the subject first on the college side. I have assumed some correspondence with colleges, and my own study of the subject in other ways and the experience of our students who have gone out to college, that the college would infinitely rather have a boy or girl who had a straight college preparatory course, that is, a straight academic course of some sort, and leave practically all of the technical work in commercial subjects to be done in college. That is undoubtedly true in many schools. They will accept a student who has done commercial work and they will grant college credit for work done in Philadelphia Central High school. More general education and better seems to be the general tendency."

"Now, there is a phase of advance work to which we should pay considerable attention, and that is the normal school work and preparation for the line of teaching. For instance, in the state normal school in New York a full two years for commercial course, for commercial teachers, has been organized, but they don't want the student who has had a commercial course in my high school or your high school if they can get the student who has an academic training."

COMMERCIAL GEOGRAPHY

R. H. Whitlock, University of Wisconsin

Mr. R. H. Whitlock, University of Wisconsin, gave a very graphic description of commercial geography, a factor in business education. He said, "Most of us who have watched the trend of high school education have noted that physical geography is tending to lose ground and that commercial geography is tending to gain ground. This is a response, I think, to the movement that is passing over the country which has been called the socializing of the curriculum. Those studies which have immediate social value are receiving the emphasis somewhat at the expense of those studies which have only a scientific value, or a cultural value, or a training value."

"There is a demand on the part of the public that studies that fit a man or woman somewhat immediately for his life work shall be given more time in the course of study. Along with this movement, from all the reports of the book men who are really the scouts of education, commercial geography is growing steadily and rather rapidly as a high school branch of study. This being the case, it is the hope of all of us who are thoroughly interested in the subject that commercial geography may become a worthy study, that it may have substance in it, that it may give an education that is worth having."

"Commercial geography must be somewhat reformed along these lines. We must eliminate a great many mere items, mere facts, interesting enough in themselves but not significant. You are all aware that in a treatment of—let us say France, in commercial geography there are from one hundred to three hundred different facts about the products and industries of that country, so many facts that no one expects the student to remember them. The student doesn't know what ones are worth remembering or what ones are not, and frequently the teacher is inexperienced. She merely takes the textbook as a guide and teaches an enormous number of mere items."

"When the pupil has finished the study of France he doesn't remember whether this crop or that crop is produced in the northeast or the southeast or the center or the northwest of France, but he thinks that he ought to know. He doesn't remember whether laces are made in Marseilles or in Paris, but he knows they are made somewhere. So many separate items are presented that the mind can't carry them all and consequently nothing very valuable is retained."

"It is my hope that as commercial geography develops we shall take up the countries of the world, grouping them in perhaps two groups. Countries of the first order of which there are about five, countries of the second order of which perhaps there are seven or eight; and then the rest of the countries of the world. It is my hope that we shall recognize that those first five countries are worthy of thorough study. The benefit of commercial geography to the business man is going to be along the line of giving him breadth of information, breadth of vision."

"In other words, commercial geography isn't aimed to make a man immediately a wage-earner along the line of geography. It is a study for breadth, and I think all commercial teachers feel when commercial courses have reached their full development they are going to be broad courses. They aren't going to be narrow courses. There must be always short courses designed to prepare girls and boys for certain positions that can be prepared for in a short time. It is perfectly worthy work to have those short courses, but public schools I believe are going to make their commercial courses just as good as any other in the high school."

"I come from a university in which the course in commerce is, in my judgment, one of the very best courses there, one of the most rapidly growing courses, and if I had a boy who was going into any kind of a business whatsoever I should consider the course in commerce in any university a splendid preparation for broad citizenship."

CONTINUATION SCHOOLS

J. L. Holtsclaw, Detroit, Director
High School of Commerce

The subject of "Continuation Schools" was discussed for the first time at the high school section, H. L. Holtsclaw, of the Cass High School of Commerce, Detroit, leading the discussion. He said, "It is difficult to measure definitely the returns received from the training offered in a continuation school, but in a number of cases students have been promoted as a result of the reports sent to their employers. It may not have been alone the training received in the continuation classes that merited the promotion, but it enabled the employer to see who was the most alert among his employees."

"Many problems enter into the organization of a continuation school, before it is established on a basis, that is satisfactory to either those in charge of it, or to the employer who furnishes the students."

"Accordingly until the continuation school is developed to a larger sphere, it necessarily must be carried on in a school building that is used for other school purposes. A Technical, Commercial High, or Trade School will probably be the first home that will be selected by those in authority, for the beginning. Since a regular school building is occupied—very frequently overcrowded during the regular school—the most logical time for holding the continuation classes will be in the afternoon, from 1 to 5:30 P. M. With these hours there is an over-lapping of classes, and the teacher of the regular school will look upon the continuation teacher with more or less scorn; hence it requires time and a tactful teacher to overcome this prejudice."

"It is a fact that a successful continuation teacher must be more than a teacher, he must have had practical experience in the work he is attempting to teach. Those of us who have been in the commercial work in high school for a number of years can recall how the old type academic teacher sized us up as one who possessed no culture, limited education and experience, and that our usefulness in a public school was confined to teaching those students who were not bright enough to get Latin, algebra or history. That feeling no longer exists, and some of the ablest teachers and brightest students are found in commercial work."

"The standard has been raised, and a commercial teacher must now have the same requirements as an academic teacher; and in addition a business training."

BUSINESS TESTS

Sherwin Cody, Chicago

Mr. Sherwin Cody spoke on the subject of "Ability Tests." He said, "Three years ago the Chicago Association of Commerce went to the Chicago Board of Education and a joint committee resulted, representative of

the Association of Commerce and the Board of Education. Those business men held meetings for a number of weeks and made a report. I felt myself that our hope of advancement in commercial education lay in a closer co-operation between business men and commercial educators, and this meeting which I had some part in bringing about was my first experiment in that line."

"The thing that impressed me out of that more than anything else was the extreme difficulty of getting anything like an understanding between the two. The business men privately spoke most contemptuously of the teachers. The teachers privately spoke most contemptuously of the unreasonable character of the business men, and there the thing seemed to come to an impasse."

"I began to think how the two could be brought together in some working relation. I said, 'The point at which they meet is where the pupil becomes the employee.' Now the business man may not know how to conduct a school or anything about that. Probably he doesn't. The teacher may not know how to conduct a business office. He probably doesn't, but the business man most assuredly does know or ought to be able to find out what he wants of that employee when he gets into the business office. There is no question but that the teacher would be only too anxious to know what the business wants so that when he is fitting his pupil specifically to get that job, he will go to the point he ought to go to."

"How then should I bring about a working agreement? Simply prepare tests of ability that would be satisfactory to the employment manager in the business house as a basis of employment. If he says, 'I want these things—I would give a job to the person—first consideration to the person who has these things.'"

"The employment manager has generally gone on his personal impressions just like the teacher. He likes or he doesn't like the looks of a person, and he makes a lot of mistakes, as I hope to be able to show you from some of the results that we got. But he would undoubtedly admit that he would be quite willing to give first consideration, or we will say, fifty percent of his consideration, to the results of tests on such certain points."

"Now if those tests meet the ideals of the business men and the employment managers are willing to partly base their selection of employees on those tests, then the question is, are the tests suited to the requirements of teachers in schools so that the teachers can give them—so that they feel that they are reasonable and will work toward them? Now to find that out—to find out that which would meet the desires of the business men on the one hand and the desires of the educators on the other, was a question of patient experiment."

"Something over two years ago, I myself prepared a series of tests—

just my opinion of what they might be. The scientific method, as I understand it, is to formulate a hypothesis. It doesn't matter so much what it is but we give it to the best guess we can make and then go ahead and try it out to see how it works. My idea in those tests was first, to make them tests of ability to perform ordinary operations in the business office. Now as to academic questions, my idea was to eliminate them entirely or as nearly as possible and base them on the ability to do common operations in the business office, with a measurement of the speed and measurement of the accuracy, and also to give some measurement of the fundamental elementary education that the business man really requires in the business office for success, even in the case of an office boy. Anybody that is going into a business office should have a certain elementary foundation of education. I sought to determine that, so that the business men would agree as to what it was and educators could be sure that they got it, even before they allowed a pupil to start a commercial course."

TYPEWRITING METHOD

J. S. Curry, Cleveland High School of Commerce

Mr. Curry, of the High School of Commerce, Cleveland, Ohio, in his paper on "My Method of Teaching Typewriting," struck the keynote of his success when he imparted his system of teaching.

Students must have implicit confidence in a teacher. The teacher can not impart to the student a greater degree of efficiency than he himself possesses, and efficiency is the watchword of the commercial world. Enthusiasm is the foundation of success. Typewriting contests and exhibitions inspire to greater effort and enthusiasm. He urged those in charge of typewriting departments to give attention to ventilation, lighting, desk arrangement, and appropriate decorations as a means to stimulate interest and enthusiasm.

Mr. Curry gave a logical and systematic method of developing good fingering and ability to concentrate, thus eliminating eighty-five percent of the students' errors. To permit a learner to begin the practice of the keyboard before he has acquired a definite mental picture of the location of the keys is to encourage the sight method. He said he preferred a lettered keyboard and required from the beginning only touch practice. A teacher must give constant supervision to perfect practice. He emphasized the use of rhythmic and accuracy drills. Mr. Curry said one hundred percent is not too high a standard at which to aim. Speed should be a secondary aim.

Mr. L. M. Hazen, of Northwestern High School, Detroit, Michigan, emphasized the fact that over one-half of the students entering the high schools of the country drop out during the first two years of the course.

"There is a demand, therefore, upon the high school, as upon every other public utility, to do the largest service for most people in the least possible time. A good two-year course in shorthand and other essentials for office and other life work should be arranged in every high school to take care of those who find it necessary, or who are unfortunate enough to leave the high school at the end of the first two years.

Those who take the four-year course should not be given the shorthand work until the tenth grade, on account of the fact that they are able to do better work at this time in their high school course, and finish their shorthand work simultaneously with their graduation, thus being ready to take up office work when their efficiency in shorthand is at its highest point."

He insisted that the standard for final graduation be kept high enough to insure a good reputation for the high school, and entered a vigorous protest against the teaching of shorthand in the grammar grades in place of teaching the "addition of simple numbers and the capitals of the states."

A PLAN OF INTRODUCTION TO BEGINNING BOOKKEEPING

Mr. George Bingham, of the East High School, Des Moines, Ia., gave an exhaustive outline, illustrated by means of charts, and full of valuable suggestions, of which only a general summary can be given. He said "In presenting this plan it will, of course, be impossible to give it here in detail as I would to the pupils."

"At the outset I like to have the pupil feel that this work is different from the subjects he is used to handling. I do not care to make him feel that it is difficult, but I do want to leave the impression that he must go after it in a way a little different from the ordinary, so I usually begin by saying to the class—'This is a new subject to you, one about which you know absolutely nothing. It is different from any subject which you have, so far, had. For instance, when you are given a history assignment, you study it with a view to repeating the fact during the recitation, and, the recitation over, you are through with it. It is not so with Bookkeeping. What you learn today you use today, tomorrow, and every day thereafter. It isn't enough to be able to recite bookkeeping facts, you must be able to use them. Education, no longer, is considered crammed up knowledge, it is your ability to use your bookkeeping knowledge that counts in this class. Each step in bookkeeping is a foundation on which another step rests, so we must be very careful to not lose a single step. Each step in bookkeeping is a foundation on which another step rests, so we must be very careful to not allow a single thing to pass without a very thorough understanding of it.'"

Another thing to be impressed upon them at the outset is the importance

of neatness and accuracy. I usually do this by telling them that the object of this semester's work is the formation of the essential habits of a bookkeeper, the learning of bookkeeping facts, is to be secondary. That we are going to take this semester to learn to be neat, accurate and exact in everything we do, bookkeeping will simply be the vehicle in the accomplishment of these habits. Of course we expect to learn something about bookkeeping, but that is a side issue.

On the second day the pupil is to be given a general view of business and an idea of the general plan only of bookkeeping, that he may see the relation of one to the other. I usually begin on the relation first—showing the dependence of one on the other. In beginning the study of a new subject, of course, the attention naturally turns to its foundation. Business of course is the foundation of bookkeeping. The pupils will be able to discover this. Then bring out the dependence of each on the other and relations existing between Business and Bookkeeping, keeping before the pupil all the time the fact that the Business is paramount and that Bookkeeping resulted therefrom.

Yesterday the pupil saw how the data in the books reflected the conditions of the various departments of the business. Today, the third day, he is to see the systematic method of collecting and arranging this reflective data. The first important thing to be instilled into their minds today is that of system and method. I begin this recitation by simply repeating to the class the definition of bookkeeping, emphasizing the **systematic**. Impress upon them that there is a system to be followed, a method of doing everything in bookkeeping, that there isn't a figure or line made without following a system, that there is no haphazard or guess work about doing things in bookkeeping, that they must never use their judgment as to how a thing ought to be done unless their judgment is backed by authority previously learned, for their judgment is not worth anything.

The fourth day is a continuation of the systematic method of collecting and arranging data. Review is the first thing in order. We so far have used only half transactions—either something to be debited or something to be credited, not both in one transaction. He discovers that there are two sides to a transaction, and according to his rules there must be an account affected on the debit and also one for the same transaction affected on the credit side. So establish and explain the principle of double entry bookkeeping—equality of debit and credit. Now ledgerize on the board into the cash and mds. accounts, using at first only complete transactions. Later dictate to yourself an incomplete transaction which shows the need of more rules to cover this class of transactions. Develop and establish the second part of each rule. Explain that the first part is to be used when it is possible; when this

fails they are to apply the second part of the rule. Impress upon them the infallibility and scope of the rule as it now stands. Finish the ledgerizing on the board, using both complete and incomplete transactions. Right here while you have these posted accounts on the board, is the best time to teach the "trial balance." The systematic method of collecting and arranging the data still continues the fifth day. The pupil is to discover today the temporary record from which the account data is taken. Show them the inconvenience of ledgerizing directly from the transaction.

At a later day, when the text reaches that point, comes the interpretation of the collected data, the last step in the process. Here teach the statements. In connection with this, reference may be made to the problems worked out by them in the second day. This will have a tendency to make statements seem more simple. They will recall how they found the "Net Gain," etc. Before teaching the procedure of closing the ledger, teach them to interpret each account—to realize what each set of figures represent. Finally show them by illustration on the board the inside working of the whole plan from the journal to the statements and proof trial balance.

High School and College Relationships

Conference: The relation between commercial education in high schools and commercial education in colleges. Is there not need of a closer co-operation so that the work of the colleges may be built on that of the high schools?

From the point of view of the college:

C. M. Copeland, director of the School of Commerce, Ohio University.

With a view to determining the present relation existing between the high schools and colleges, offering commercial work, I recently addressed inquiries to a number of high schools and colleges.

Thirteen Ohio cities report that they have in operation a Commercial High School or a Commercial Dept. in the High School. The average time since the commercial work was introduced in these schools is 9 years, and their enrollment of commercial students ranges from 18 to 285, with an average of 113.

Nine of said schools report that the qualifications of their school teachers are equal to those of other teachers in the high school, while two make the opposite report and the others do not answer this question.

Two cities report that the students in the commercial course are not as strong as those in other courses. The others report that they are as strong.

These same schools had 177 commercial and 553 other graduates last year. Of the 177 commercial graduates only 13 or 8% went to college, and of those who went to college, less

than half continued in commercial studies.

Of the 553 other graduates mentioned above, 257 or 46% entered college last fall, and of those who went to college only a very few are there pursuing commercial work.

From the figures given it is shown that the percent of high school graduates other than commercial who go to college from these Ohio high schools is about six times the percent of commercial graduates who go from them to college.

A similar study of the high schools in Beverly, Mass., Richmond, Ind., St. Louis, Mo., Wheeling, W. Va., Des Moines, Iowa, show the following:

1. Average time since commercial courses were introduced is 15 years.

2. The enrollment of commercial students average 386.

3. The pupils in all of them are as strong as the pupils in other courses.

4. In one school the commercial teachers are stronger and in one they are not so strong as the high school teachers.

5. There were 190 commercial and 603 other graduates last year.

6. The average number of commercial graduates was 27 from an average enrollment of 386.

7. Of the 190 commercial graduates, 11, or 6%, went to college, and one school reports that a few are continuing in Y. M. C. A. night school.

8. Of the 603 other graduates, 226 or 37% entered college.

9. None of the 11 commercial graduates now in college are continuing their commercial work, while two of the graduates in other courses are taking commercial work in college.

The following are some of the reasons given why commercial graduates of the Ohio and other high schools which I have mentioned, do not go to college:

1. The commercial course is not designed to prepare for college entrance.

2. Colleges offer very little encouragement to commercial graduates.

3. So few colleges offer commercial courses more advanced than the best high schools.

4. Lack of funds on the part of those who take the commercial course. They must earn a livelihood.

5. Because they go into business.

6. Those who take the commercial course are looking for the "Almighty Dollar."

7. Students elect the commercial course because they do not expect to go to college.

8. Commercial courses in the High School are too much restricted to give the pupils a desire for more education. The high school commercial course should be broader and more liberal and as strong as any other.

9. Commercial graduates have not been encouraged by high school officials to go to college.

10. When they graduate they are prepared to earn money, and one of the incentives for going to college is thus wanting.

11. Work cannot be continued in college.

Five of those reporting place the entire blame on the colleges for the failure of commercial graduates to go to college. Seven place a part of the blame on the colleges and five say the colleges are not to blame.

A number of suggestions were received as to what the colleges might do to increase the number of commercial graduates who go to college for advanced commercial training. The following are some of them:

1. Every college should provide a good commercial course equal in standing to any other course offered.

2. Give the full entrance credit for work done in high school.

3. Advertise more widely the advantages of a commercial student's going to college. So many of them do not know what they ought to do.

4. Grant recognition for worthy work done in straight commercial branches.

5. Offer specific training courses for commercial teachers.

6. Offer special lines of work that would appeal to students desiring more responsible and lucrative positions.

7. Advertise their superiority over "Commercial Colleges," so called.

8. Some sort of extension work that will bring the college people into contact with high school commercial pupils and awaken in them the "college idea."

9. Let it be known that they are as anxious to get the commercial student as Latin.

Three additional comments were interesting:

1. A superintendent states, "I do not think there is very great need for the colleges to go extensively into the commercial field. A good high school course will meet almost any demand for business."

2. A principal says, "Judging from the type of student who takes the commercial course, I would say the college is wise in not lowering its requirements to enable him to enter. Of course there are exceptions."

3. I am forced to the conclusion that the commercial high schools and the colleges are not co-operating as they should. The time has come when they must.

Five of the well established, older and larger University of Commerce and Business Administration report that they have an average age of 18 years, and that their courses are each four years. They have an enrollment ranging from 300 to 1083, with an average of 557. A very few of the commercial graduates from high schools come to them for additional commercial or other work.

One of these institutions reports that its commercial work is accepted as elective in its other courses; three of them state that only a part of their commercial work is accepted as elective in their other courses, while the fifth, in answer to this question, reports that their commercial work is accepted as elective in their other courses "only without credit," whatever that may mean.

In answer to the question, "How is the commercial work done in the high school valued by your institution for entrance?" they answer: "2 units," "not so high as other," "by inspector, 4 units," "3 units out of 14½," "by certificate, ½ and by examination up to 1-9 of entrance requirements."

They give the following reasons for the low entrance values which they place on commercial work done in high schools:

1. An old University arrangement.
2. Tradition and lack of confidence in the standards of commercial teaching in these schools.
3. It is not regarded as having equal disciplinary value. This is due in part to inferiority of secondary commercial teaching.

When asked whether the regular high school graduates are as well prepared for a business career after completing the University course in Commerce as are the commercial graduates of high schools after completing the University course in Commerce, they answered as follows:

1. "In our judgment, they are better prepared."
2. "Yes."
3. "Yes, except that they do not have typewriting or stenography."
4. "We can see no real difference."
5. "Yes, our aim is to train for administration and managership, not for subordinate and employee positions. It is power to think and solve problems that count."

The heads of these University Commercial institutions were asked whether they would advise a boy to take the regular or the commercial course in high school as preparatory to the commercial course in college. Three of them answered that they would recommend the regular course; one of them that the selection should depend upon the preferences and interests of the pupil; while the third thought it did not make much difference, as it is quality of training that counts, and one course would give that about as well as another. This last also thought that a philosophy of life could be built around bookkeeping as easily as around anything else.

This investigation of mine has covered in a more or less superficial way only a comparatively few schools, and for that reason it is hardly wise to base definite conclusions upon it. It is safe to say, however, that it has been carried far enough to reveal a considerable lack of co-operation between the high schools and colleges offering commercial studies. While there is evidence of the development of a mutual respect yet, in the main,

each class of schools seems to be pursuing its work independently of the other, and in some instances without an understanding of what is being done and what may be done by the other.

Possibly a more general and adequate conception of the demands that modern business makes on those who enter it, will help to solve many of the problems that arise in commercial education and at the same time lead to greater co-operation between the high schools and the colleges engaged in it. It has not been long since it was generally thought that penmanship, rapid calculation, bookkeeping, elementary business law, stenography, typewriting and correspondence were about all that was needed for a successful business career. If this was an education, and it was commonly spoken of as such, the colleges very naturally had little respect for it. The average boy or girl in high school could get these subjects and do fair work in subordinate positions. In fact some of them, more on account of their superior natural aptitude than on account of their schooling, were able to make a good showing. So long as this was the ideal in commercial education it was quite natural for the high schools to think that they could do all that was needed to be done, and further that there was no reason why the commercial graduate of the high school should go to college for additional commercial work, particularly if the colleges were offering about the same work as the high schools. So long as this conception of commercial training was or is entertained, it is quite natural for the high school people to think that there is no need of commercial work in colleges.

But this conception is rapidly changing. Students of the question are coming to believe that since the problems that confront the men of affairs are as difficult and at the same time as important, from the standpoint of the public welfare, as the problems that confront the lawyer, the doctor, the preacher, the engineer, that his education should be not inferior to theirs. When this larger conception gets thoroughly into the minds of those who are in and those who are out of the schools, we shall cease to speak of a little bookkeeping, stenography, typewriting, rapid calculation, correspondence and penmanship as a "business education." Doubtless, there will always be a demand for that grade of office help, and further there will always be those who should prepare for it since they are not in position to prepare for more, but it would be well for them to know that they are not much nearer to a "business education" than the high school boy is to a "medical education" who has had the high school botany, physics, and physiology. When this newer view of commercial education is better understood and more generally entertained, the high school course will no longer be arranged for those who are not going to college

any more than the other courses are so arranged. The commercial high schools will then be rated more by the number of boys and girls they stimulated to take commercial or other work in college, rather than by the number of their people who have secured office positions. Fewer persons who make up commercial courses for the high school will consider their course as a finishing course, and a number of subjects such as economics, business administration, money and banking will probably be omitted as being beyond the ability of high school pupils to understand. This will increase the respect of those who understand the difficulty of these subjects, for the commercial course in the high school and at the same time help solve the troublesome question of entrance credits.

This newer conception of commercial education gives those of us who are in that department in the high school and in the college a surer feeling than we once had, that we have a place in the educational world and one that is quite as important as any other. It adds dignity to our work and challenges our strongest endeavor. It encourages us to so do our work that from the standpoint of culture as well as utility, it shall be on a par with that which is being done in the preparation of young people for other professions.

Doubtless, the colleges on account of their conservatism in the matter of entrance credits have not given proper encouragement to the commercial graduates of the high schools to continue their education. As we now see it, when this recognition was first asked, the colleges were justified in withholding it. The commercial departments were then the "hospital wards" of the high schools; very few of the teachers were college people and not many of them knew much about business; and the courses of study gave evidence that they belonged to the "snap" class. All this has changed or is rapidly changing, and the higher institutions are receding from their former position. At this time a graduate of a high school commercial course that has not been overloaded with the commercial idea will be able to find a number of excellent higher institutions where his secondary work will receive but slight if any discount, and the number of such schools will become larger as we raise our own standards of work to the place where they are in harmony with the true conception of the work that the business man has to do. Better times will have come in commercial education and a greater service will be rendered by it, when there is a complete co-operation between the colleges and high schools offering commercial work; when each will recognize and respect its own limitations as well as the field of the other. We have made some advancements toward this goal, when we are willing to discuss the question in a great convention like this, and I am sure we "shall arrive."

Abridged Report of the National Private School Managers' Association

Chicago, December 27, 28, 29, 30, 1915

M. H. LOCKYEAR, President

Edited by Cts L. Trenary, Kenosha, Wisconsin

Managers Officers, 1915

P'rs., M. H. Lockyear, Evansville.
V. Pres., A. M. Cassel, Erie.
Sec.-Treas., P. B. S. Spangler, Pittsburgh.

Officers for 1916:

Pres., H. M. Owen, Decatur, Ill.
V. Pres., B. A. Munson, Waukegan, Ill.
Sec.-Treas., P. S. Spangler, Pittsburgh.

Monday, December 27

ADDRESS

Pres. M. H. Lockyear, Evansville, Ind.
Gentlemen:

As business men as well as school men, we desire to keep abreast with the times by courses of study that are up-to-date, and by office appliances that are modern and practical. We are servants of the business community in which we are located, and our success depends on the ability of our graduates and their familiarity with present-day forms and customs. Last-year methods fast become obsolete. Unless we adjust ourselves to changing conditions our business will soon come to ruin.

It is important, too, that we keep ourselves fully informed as to new thoughts and new methods as put forth in new texts.

The destiny of private business schools rests in our hands. If our schools are to continue to grow, there must be a steady improvement in methods and in the ability of the teachers we employ. This necessitates the charge of a sufficient rate of tuition. In the methods of teaching we are in direct competition with the State. If we fail to furnish the best methods of instruction or to employ competent instructors, I can see no reason why we should long exist. But, if our methods are better, our teachers more able, and if our pupils have been allowed to concentrate on a few subjects and actually accomplish more in shorter time — then there is a good reason for our existence, and a discriminating public will patronize our schools more than ever before. A good business college is everywhere regarded as headquarters for well trained office helpers.

I do not view with any apprehension the future of the high grade commercial school, especially those located in the larger cities, in competition with the free high school. In the smaller towns, however, if the high school is doing high-grade commercial work, there is not room and no need for the private commercial school.

We are now coming to the day, if it isn't already here, when these "cross-road business colleges" are doomed to failure. This will have much to do with enlarging the scope and usefulness of the big, well-kept,

and well-conducted school in the city, and will again open to these institutions the entire territory which has virtually been closed to them.

To go into the business college field in a large city, and to make a success of it at this time, requires capital, experience, and a reputation for honesty and fair dealing. The day of the "faker" is practically over; henceforth it is merit that must count.

SOME VITAL ISSUES TO PRIVATE SCHOOLS

Mr. W. S. Ashby, Bowling Green, Ky.

The Commercial School was a response to the call from the marts of trade for intelligent office help. It was a success from the beginning, and its growth was phenomenal. The schools continued to grow until 1905 or 1906, when they seem to have reached high water mark in attendance. Some are still growing. There is no power on earth that can keep a first class school down or a fourth-class school up.

There are various reasons why the rapid progress of private commercial schools has been halted.

First, Questionable Methods of Getting Patronage. Oily-tongued charlatans began almost at once their exploitations of the business and have left a prejudice against business colleges that time will scarcely eradicate.

There is also a variety of questionable educators who keep just inside of the law. They conduct short-term, easy-method schools and equip their three months' and six weeks' graduates with diplomas and recommendations galore. Such actions of piracy and fraudulent practices have affected the enrollment of business schools and the public has begun to apply the slogan "safety first." Nor have "position guarantees" added to the efficiency or to the reputation of such schools.

Second, Commercial Departments in High Schools. Practically all of the High Schools teach the commercial subjects. At first they were slow to depart from the so-called "tried and true," but the popular demand for business training was so great that the High Schools rapidly fell into line. While at first many things conspired to make this work somewhat of a disappointment, the salaries paid

soon attracted such teachers and superintendents as have brought about marked improvements in the results. Some High Schools give full time to the commercial subjects, and since they are backed by competent, ambitious teachers, the Commercial High School is destined to become a formidable competitor with the Private School.

Third, Failure to Anticipate the Demands of Business. The past two or three decades in business have brought about marvelous changes, and great corporations like Wanamaker, the National Cash Register Co., etc., have found it necessary to establish their own schools. Even the railroad companies are conducting schools to train telegraph operators. Failure, then, to meet the demands of the times is putting many Business Schools out of commission. The mortality exceeds one and one-half percent and is sufficient to indicate the uncertainty of the future of many private schools.

Many things can be done, however, that will improve conditions; here are three:

First, Higher Standards of Efficiency. Evidently our work is not exactly in harmony with business practice. We should get into a closer relationship with the best business enterprises—study their problems, ascertain their needs, then training students for the services required. Why not arrange with business houses to take our students on half-day basis; permitting two of them to hold one position? Even if the students did not get any compensation they would learn many things that we are absolutely unable to teach. Why not conduct branch banks in connection with our schools, and sales organizations to market some commodity? Some of these things have been tried out successfully. Why not get an efficiency expert to make a careful study of our methods of school management? In our bookkeeping departments we have confined our work to the elementary principles of bookkeeping and accounting. This work is entirely too limited and Correspondence Schools have been allowed to offer higher courses than we are offering.

Second, Legislation. The moral atmosphere of our profession should be safe-guarded. Questionable characters engaged in the exploitation of public confidence and the good standing of our schools should be reached through legislation.

Oklahoma has a statute requiring schools to file a \$2000 indemnity bond with the county clerk. This bond covers contracts in soliciting bonus from the town where the school is located, scholarship contracts, and the duration of the school, which must continue for a period of at least six months. The statute superintendent informs me that the law is very effective.

New Mexico has a statute authorizing the State Board of Education to adopt a minimum standard of effi-

ciency for commercial schools. The law provides that without a permit from the State Board no school may receive advanced payment for tuition before the actual enrollment of the student.

Indiana has a law forbidding false statements in advertising.

North Carolina requires that such schools shall be licensed. Before the license is issued the school authority must satisfy the Board of Examiners that the school has suitable buildings and rooms for the work; that it has suitable equipment; that it has secured competent teachers; that it has adopted a course of study including bookkeeping, commercial law, commercial arithmetic, English, commercial correspondence, business writing, shorthand and typewriting; that the manager has satisfied the county Board of Education of his good moral character and his reputation for honest dealings. All advertising matter must be submitted to the State Board.

Employment for Graduates. As the position is usually the student's goal the school should furnish it. This can sometimes be done through the typewriter companies. Sometimes an organization must be maintained for this work. The prosperity of the school depends upon the employment of its graduates. If the students get good positions the school will be patronized; but if they get low salaries or fail to get employment at all their friends will not be likely to enroll. Securing good positions for the graduates is the most powerful stimulant to enrollment that can possibly be found.

Tuesday, Dec. 28, 1916

THE BUILDING OF A NIGHT SCHOOL

By H. M. Owen, Decatur, Ill.

Fellow Workers:

In Decatur from eight to twelve per cent of our business comes from the evening school. You have given a good deal of thought and attention to this part of your work, and so have I. One discouraging thing occurs to us sometimes in the fact that we have certain teachers who have tried to kill the evening school while we were trying to build it up. Building a night school cannot be done in one season. We must go a way back, just as we must do in our effort to build a day school.

The advertising of the night school is done by several ways—we use reading notices in the daily papers, some display advertising, and at certain seasons of the year, write-ups. We go to the editor of the paper and submit such information to him, showing what we plan to accomplish in our night school, and let him write up a quarter of a column on the subject. We use circulars, night school folders, or other descriptive matter illustrating our work and what can be done. These circulars are distributed from house to house, in stores, and in office buildings—this distribution is done by the regular distributor

of the town. We use, too, personal letters, of course, and do some personal soliciting through some former student or through some member of the faculty. Those who have had a part of a course are urged to return to finish. We also try to attract those students who have had one course and ought to come back for another.

I suppose such a plan of advertising would not interest school men in cities of more than, say, 70,000 people.

For a student to attend night school and to take six or seven subjects is absurd. It is a great mistake, and should not be permitted. A student who attempts more than three things will be carrying too much. The enrolling officer should at the very beginning sit down with the prospective student and plan out his course. In this way he can bring about a promise at least of good results and satisfactory treatment. The student who carries too many subjects will become discouraged, and discouragement in night school means a lost student. I always say to our people, "It is better to start with two subjects, and then if you find you haven't enough work to do there is always plenty of time to add more. I promise you that just as soon as we think you can carry more with profit, you will have a chance to do so."

There is much in the way we handle our new students. People come to your home and to mine because they like us. They will come to our schools for the same reason. Our schoolrooms should be pleasant, well lighted, and our teachers and those with whom the student comes in contact should be warm-hearted, sympathetic, and interested in the affairs of the student. Sometimes it is a hard matter to make our students feel at home, but it is worth while to put forth every effort to bring this about.

At the beginning of our night school we take our students right into our confidence for a face-to-face talk. They are given to understand that the results are with them; that it is they who are to do the getting; that they are to get the benefit; we can compel them to do nothing; that we can point the way, and assist them, and they must do the rest. I try to have each student get at least a plan of what he wants to do. We then try to show him the tools with which he must work to bring about the results of his plan—the text books, the school rooms, the teachers, but most of all himself, and perhaps the time he had been giving to the movies or some other line of diversion.

Good teachers are absolutely essential, and the teachers must understand that progress in the night school is made slowly. That it takes more patience and more effort and more individual attention than in the day school. Of course, we do what we can to build up the personality of the student—giving him an idea of punctuality, of the value of courtesy, of loyalty, and of the absolute necessity of learning to take responsibility.

We try to discriminate, too, in the class of students attracted; we try to enroll those that can profit most by the things we have to offer. We do not turn young people away, and when the foreigner enters, or those young people who have practically little or no education we, of course, do our very best for them. But at the same time, I am trying to get that class of student that I can make most of.

We keep in touch with the parents, too. We call the parents on the telephone as soon as the boy is absent. We talk with the parents about the work—not to find fault in any sense, but simply to get co-operation of the parents with us in an effort to increase the student's benefits.

We ought never to have students who do nothing all day. We ought to do everything we can to get that type of student into the day school. It is only the workaday people that we want in the night classes—the people that are holding jobs and can not in any other way secure a course of study.

We find it necessary to employ additional teachers for night school work, and we get those people who work in offices who have had a little experience in teaching, and are the experienced bookkeepers and stenographers. This makes our force larger and creates a good impression, so that we lay special emphasis on the night school and not run it simply as a by-product of the day school. We urge these night students to come into day school if they have a little time out of employment that is not fully occupied or for any other reason. This not only shows them that we are interested in their progress, but it gives them an opportunity of seeing how the day school is run. In every way we can, he is made to feel that this is his school, to be used in every possible way for his advancement, and if you show these things to him in the right way, he will believe them.

Summed up, then, our school is a service station. This applies to night school as well as to the day school; it is a service station for the business man or woman of the community. It is our desire to serve. It is our desire to help, and we love to see these young men transform themselves from a liability to their parents to a resource. We delight in seeing them earn more, do bigger things, and grow personally in proportion to the bigger and better things they are qualified to do. I feel very deeply on these subjects; I think we have wonderful opportunities in our night school work.

Mr. Ebersol: What percentage of the night school students would be in the day school if you had no night school?

Mr. Owen: I presume there are some, of course, but probably not a great many. I don't believe we lose much that way.

Mr. Williams: Do you now or have you ever had a free public night school?

Mr. Owen: Two or three of them.

Mr. Williams: Running now?

Mr. Owen: No, sir.

Mr. Williams: Have they been running in the last two or three years?

Mr. Williams: Yes.

Mr. Williams: Why did the free public night schools close?

Mr. Owen: Well, I can't tell you that.

Mr. Smith and Mr. Williams both have the opinion that the public night schools, by educating the young people in the habit of going to school nights, is helpful to the private schools.

CO-OPERATION WITH THE STATE

J. J. Kreider, Canton, Ohio

I believe we must co-operate with the public schools. We can no more succeed in Business College work without this co-operation than can a shoe manufacturer succeed in his business without the product of tanneries where the raw hide is prepared for his work—this for the simple reason that the product for the Business College must be started in the public schools. There the foundation on which we build is laid. If that foundation is well laid our work can result in a more lasting and a more beautiful structure. It stands us in good stead, then, not to try to do what the public schools ought to do. Let them finish their work, then we will do ours afterwards.

Canton is a city of 66,000 people, located on the Pennsylvania line, and is the greatest shipping center between Pittsburgh and Chicago; within three hundred miles of us are fifteen millions of people. While we are favorably located in the midst of a large population and have a rich agricultural section, yet there is competition, lots of it, from a great number of Business Schools. We don't have a chance therefore to get out many hundreds of miles, and what we do in a way of attracting students we do very largely in our own county, and within a radius of probably fifty miles. A number of students come by the small schools to come into Canton and have the privilege of getting in a school with a large faculty and a more complete course of study. We have to contend, too, with the commercial departments in the High Schools of these various towns.

From this you can see that competition is pretty keen, but what are we going to do about it? We proceed on the theory that "Sugar catches more flies than vinegar;" we have simply gone into the business of co-operating with the public schools, cultivating a friendly feeling with the principals of the High Schools, with the superintendent of the county schools, with the teachers in all of them. Especially do we cultivate acquaintance and friendship with teachers of the commercial branches. Nor is this entirely one-sided. If we can help them in any way, we are only too willing to do it, and they naturally he-

come personal friends. We eat Sunday dinners together, take lake trips together, play volley ball together at the Y. M. C. A., etc. It happened that the man I supported through personal work was elected county superintendent a little over a year ago. When I want a list of the High School graduates to-be of that county the superintendent will get it for me.

We court in every honorable way a close acquaintance with teachers and pupils, and in this way they come to know us better, and when the time to throw business in the direction of a private school comes, we reap our natural reward. You can also work with the teachers in the rural schools—the little red school house on the hill—by sending occasionally some literature, helpful alike to them and you. The present superintendent of our schools, Professor Baxter, came to us probably eight or ten years ago. It happened that his first home was located within a block of where we lived, and within a reasonable time Mrs. Kreider called on Mrs. Baxter, and in a reasonable length of time I personally went to Mr. Baxter's office in the High School and made a short call simply to get acquainted with him.

From that time there has continued the best of feeling between the two families. At one of our commencement exercises Mr. Baxter consented to preside, and in introducing the principal speaker stated that he felt that the work of the public schools and the work of business colleges were entirely different; that we were doing a work they could not do, and they were doing a work we could not do. This is surely the kind of co-operation that benefits the entire community—the public school, teachers, and the private schools and their proprietors.

Wednesday, December 29

Mr. Frederick Goodwin read a paper on The Economic Value of Voice Writing Service to the Business Office and to the Private Schools. We are unable, however, to get a copy of the address. Mr. Goodwin was assisted by Mr. H. M. Bowman, who set forth at length the value of the dictaphone in office correspondence.

MR. BOWMAN: The first question I want to bring up is the handling of students in a proposed Dictaphone Department.

From experience the Dictaphone Company finds that three months of practice with a dictaphone in connection with typewriting will produce a competent dictaphone operator. If it would require six months time for a student to become a competent shorthand writer and to be able to write forty-five words a minute on the typewriter and one hundred forty in shorthand, the same student with a dictaphone would accomplish the same result in one-half the time.

The dictaphone doesn't require the services of high-priced shorthand teachers nor a high-priced teacher in

any line. We can take a competent typewriting teacher who can give instruction in touch typewriting and nautle spelling, punctuation, business forms, etc., the things which go with the course. Such a teacher in ten days could be prepared in our office to take charge of dictaphone instruction. It is so simple, it doesn't require much instruction. A student cannot practice on the dictaphone without a typewriter. So every minute put in on the dictaphone is also used in gaining typewriting speed. It is a mistake to assume that any one who has failed in shorthand can take up dictaphone work successfully. Today I have four positions open for dictaphone operators. These will pay fifteen dollars a week to start with. I have been working four days to get operators for these positions. It requires just as much education to transcribe a letter from a wax record of the spoken voice, as it does from shorthand. However, since the student doesn't put in many hours each day on shorthand he can devote this time to such studies as will teach him to put matter on paper intelligently. Speaking of typewriting, the student should by all means be compelled to learn the touch system. It stands to reason that eight educated fingers striking the same keys always can bring about the greatest possible speed and accuracy. I haven't done any typewriting for a number of years, but I can sit down today and write eighty or ninety words a minute. So the training received in connection with the dictaphone isn't careless or haphazard in any way. It is a careful preparation for every-day work.

The dictaphone is not an experiment; it is not new. The machine has been in actual use for twenty-five years and nearly 100,000 are in use in Chicago. The reason for a business man's installing a dictaphone is that of economy. If six dictaphone operators at sixteen dollars a week each can do the work of ten stenographers at fifteen dollars a week, the hard-headed business man wants the six operators at a total cost of \$96 a week in preference to the ten stenographers at a total cost of \$150 a week. This is neither oratory nor poetry, but just cold fact.

Another point in its favor is that of convenience. The little machine is right there within reach of the busy executive during working hours, after working hours, and before working hours. Any thoughts that come to him can be bottled up, as it were, and turned over to the transcriber at any time. Since there is a great demand for operators on the dictaphone it seems to me it is the duty of business schools to furnish the business public with this requirement.

My experience in the business world has taught me to regard the business college man as somewhat of an adviser. He has made a study of the needs of the office, so it seems to me that the business college ought to be instrumental in bringing these

helpful machines to the business world. It is your duty to supply these young men and young women to the business office.

The shorthand department and the dictaphone department will not conflict. There is no ill feeling aroused. I have had extended experience in business college work and I know that the two departments work in complete harmony. One department is distinct from the other and there is no way that students can argue.

In closing let me say our organization, the Dictaphone Organization, is fully prepared to give you every assistance in organizing and maintaining a dictaphone department in your school. We help you to advertise. We help to place your students. In fact, we stand ready to give you every assistance possible.

Wednesday, December 29, 1915

SHOULD THE BUSINESS COLLEGE TEACH AGRICULTURE?

Mr. Bruce F. Gates, Waterloo, Iowa

I believe that the function of the business college is limited to a no more narrow purpose than to prepare young people for life. In so doing the business college must teach those subjects for which there is a demand on the part of its patrons and the progressive business college will also make an effort to create a demand for the subjects in which its patrons should be interested.

If a business college is located in a community where the young people are interested in agriculture and farm work, it seems to me that it is not only proper but advisable to teach a little work in elementary agriculture. Of course, there are many business colleges located where there is practically no demand for such work. For instance, out in Iowa, we find there is considerable interest in agriculture and farm accounting, while, I presume, Mr. Fish would find it exceedingly difficult to scare up a "baker's dozen" that would be at all interested in such subjects.

Located as we are in a small city, in the heart of a farming region, we draw about 50 per cent of our students from the country and small towns. Probably over half of these people are young men between the ages of seventeen and twenty-two, and a goodly number of these young men's parents own a quarter section or half section or whole section of Iowa farm land, valued anywhere from one hundred and fifty to three or four hundred dollars an acre. Naturally, the farm looks pretty good to most of these boys, and many of them are not with us for the purpose of getting an office position in the city. They merely wish to spend a little time with us, strengthening themselves in the common branches and getting "more education."

The only difference between this course and our regular Commercial or Bookkeeping course is an addition to our bookkeeping course of a class

in elementary agriculture and a special set in farm accounting.

For the work in agriculture, we use Burkitt's Agriculture for Beginners. This work is quite elementary, and we find that many of our boys know as much about practical agriculture as is contained in this book, but the boys themselves and the teacher both say that the general discussions engaged in during the class are not only interesting, but profitable.

There is many a young man who knows the practical side of farming from A to Z who, with the proper amount of education in the common branches and with some instruction in agriculture and methods of farm accounting, would make a highly successful farmer, but who, when thrown into an office position amidst the strange environment of city life, makes a dismal failure of his life, both financially and every other way.

It is up to us to guard against such occurrences as this, first because good business ethics demand it, and second because we will have the good will of the farmers more generally and will thus profit more in the end.

We conduct but one class in agriculture a year, the class beginning about the first of December, to accommodate the boys that cannot enter until late fall, and running through about two months or ten weeks' time. This takes but one teacher's time for but one class period during two months of the year.

So we feel that it is profitable for us to teach agriculture. It brings some students to us that we would otherwise not get, and it gives a number of our students better training and training which is more valuable to them than they would get if we did not have this special work. This, of course, makes them better boosters for us, and on the whole we believe we are well repaid for the little extra work.

Thursday, Dec. 30, 1915

OUR FUTURE

By J. C. Walker, Detroit, Michigan

The private commercial schools are not taking advantage of the opportunities open to them. The business world has revolutionized its methods of doing business in the last few years, while there has been so radical change in the course of study offered by the business colleges in the last twenty years.

It is true that within that period text-books have been re-written and improved, methods of teaching are undoubtedly better, your ideals may be higher and your requirements more exacting, but you have been following the beaten path, the line of least resistance.

Corporation Schools Association

As a proof that you are not fully meeting the requirements, I cite you to the work being done by the Corporation Schools Association. Probably one hundred of the big corporations in the United States employing

the greatest amount of clerical help have found it necessary to establish schools of their own in order to bring their employees up to the efficiency they demand, and have a right to expect.

The New York Life Insurance Company, the National City Bank, the Standard Oil Company, the Fidelity and Casualty Company, the Metropolitan Life Insurance Company, and the National Cash Register Company are types of the organizations that have been giving during the last year or two instruction to their employees.

I admit that you cannot be expected to give the technical training that will meet all of the different requirements in each office but a broad general training, broader than at present, should be given by you, and it should leave the mind of the young man or woman open so that the little additional technical training necessary will be readily acquired.

Nearly every one of the corporations that are giving training to office employees find it necessary to teach English, spelling, punctuation, paragraphing, arrangement of the letter on the page, the use of office appliances, the value of time and other general requirements of the office. All of these things should be thoroughly taught in the schoolroom.

The Work of the State Universities

Another indication that commercial schools are not taking advantage of their opportunities is the work taken up in the last few years by a large number of universities of the country in the way of helping the retail storekeeper to better business methods. My idea of the legitimate work of the business school is to teach anything and everything that pertains to business, providing there is a sufficient demand for the knowledge to justify giving it special attention.

An Uncultivated Field

Do you realize that there are more retail storekeepers in the United States than all other business enterprises combined? There are over 50,000 retail stores in Illinois alone and probably 1,000,000 in the United States. The courses of study offered by you do not meet the needs of this class of business. This is particularly true of the small retail store. Your course on bookkeeping covers the theory of bookkeeping, but the work does not apply specifically to the retail business. Such texts as contain retail bookkeeping work are not designed to give special emphasis to this work, are not broad enough, and are not helping the retail store to better business methods.

A Department of Retailing

Why not establish a department for retail store methods?

During the last three or four years an educational campaign has been carried on by a number of the large corporations to bring the retail storekeeper to a realization of his need along this line, and they are full alive to the fact that their methods are not

efficient and do not compare favorably to those employed in other lines of business.

In establishing a course of this kind two problems would confront you—the text and the teacher. I think a modern text book covering this subject will soon be available, but the problem of the teacher may be a difficult one to solve. The first requisite would be a successful teacher. The second, a good knowledge of the retail business and a familiarity with the problems that the retailer must solve. Third, a broad mind that will grasp the bigness of the proposition, because this is one of the big propositions in the business world today. The problem of the economic distribution of foodstuffs, clothing, etc., is one that affects every man and woman, every boy and girl. The expensive methods now employed in this distribution is one of the chief causes for the present much talked of high cost of living.

Specific Suggestions

I have given this matter of inaugurating a course in retailing considerable thought, and you may be interested in the following suggestions:

1. Establish retail work as an entirely separate department of your institution.

2. Secure the best teacher available and, together with him, carefully plan the work.

3. If you have a Board of Commerce ask the president to appoint a committee of at least three live retail store men to go over your course of study and pass on it. Secure a written endorsement of your project and course by your Board of Commerce or at least the committee appointed to investigate.

4. Advertise this course of study first to every retail merchant in your own town, using the letter of endorsement from the Board of Commerce or committee as the principal feature in the advertising.

5. Ask each retailer to attend this course himself, or if this is impossible, have his bookkeeper, some clerk or a member of his family attend.

6. Have a definite time for starting the course, a definite length of time for it to run, and a definite price to be charged, the price to include the necessary stationery and supplies.

7. Make your rate of tuition high enough so that you can afford to employ the best help that can be secured on this course, have the necessary equipment, and leave a good profit to the school. Figure to make money out of it. A low price will make an unfavorable impression. Price indicates the value, and if you place this course on the same basis as your other school work it will weaken your appeal to the business man.

8. Make the course as short as it can be made and still cover the ground.

9. Make it perfectly clear that it is not a department especially for boys and girls but that men and

women of any age will be enrolled and be made to feel at home.

10. Make your course of study broad enough to include all the problems of the retailer. By that I mean don't stop with teaching retail book-keeping. Teach retail selling, retail advertising, window trimming, and show card writing, store methods, economic delivery of goods, meeting competition, figuring cost of doing business, etc.

Improving Your Present Courses

I believe there are opportunities to improve your present course of study. I am surprised that more of the private commercial schools have not taken up the study of salesmanship. A knowledge of the principles upon which successful salesmanship is based is important to every man and woman, whether they be engaged in business or not. The problems of the world are settled by applying these principles.

I believe there are possibilities in this subject that have not been fully appreciated by the proprietors of commercial schools or in fact by any class of educators.

For every one young man or woman graduated from your schools that goes into bookkeeping work, ten will sell goods. In a large department store employing perhaps ten bookkeepers, one only of which will be the real bookkeeper, there will be one thousand sales people.

Just a Few Opportunities

I have called your attention to just a few of the opportunities I see at the present time for the private commercial school. The future of your institutions will depend on your taking advantage of these and other opportunities as they appear.

The day of the cheap, unprogressive inefficient commercial school is past. I do not believe any of your schools have kept up with the progress of business. Don't forget that business today is traveling in a Twin Six. If you attempt to keep up with it with a four cylinder machine, with possibly only three cylinders hitting, I fear there will be no future for the private school in the United States.

The Day of Shifting Conditions

This is the day of rapidly shifting conditions. To meet these conditions the rapid shifting of means to meet these conditions is necessary. Open-minded, broad gauged men are the ones that solve the problems that arise. Progressiveness and energetic action are the requirements. Will you qualify?

The future of the private commercial school is up to the school proprietors themselves. Bookkeepers as such are no longer in great demand. Other well trained business helpers are in demand and the supply is limited. The wise manufacturer makes the goods that the people demand and are willing to buy. The wise school man will change his course of study as much and as often as the demand

changes. It is just as dignified, requires just as high ideal and as great teaching ability to teach scientific salesmanship or scientific anything else as it does to teach scientific book-keeping. Analyze the demand of your territory and then arrange to meet that demand.

STUDENT EFFICIENCY AND SERVICE CAMPAIGN

P. S. Spangler, Pittsburg, Pa.

In the first place, this entire proposition is not original with us. My first intimation of it came from our president, Mr. Lockyear, in his talk here more than a year ago. I took the thought home with me, called a meeting of the managers of our several schools and outlined Mr. Lockyear's plan as nearly as I could.

Mr. McLachlan, our principal at Beaver, seemed to have a vision of this thing immediately. So I said, "All right, you are the man to put it on." The campaign worked out very, very much better than we anticipated in the beginning.

Our plan was something like this: We were perfectly frank in telling the students that this was a proposition in which they were going to help us, but at the same time they were going to bring to themselves some of the qualities that our courses did not develop—initiative and enthusiasm.

We organized the students in the firms and gave them a list of the three firms or the three persons that we suggested as the general managers. Of course, those identical persons were selected. We started off with an organization outlined by us for the students to follow. These managers selected a secretary from the number. I should have said in advance that we divided the school into three divisions — one manager selecting one, and then another manager selecting another, so that there could be no favoritism shown. The general manager chose his secretary and the other students made up the sales force under the direction of the sales manager. This work in itself was one of the most helpful lessons to the students that came from the entire campaign. We designated three separate rooms as the offices for these three different firms, had signs painted, and put them over the doors. The firms transacted their business after 3 o'clock, not during school hours. We dismissed at three, but these students would stay until five o'clock getting out their results, getting their directions for their work from the general managers, getting their bulletins prepared, etc., and bring in the result the next morning. We couldn't go out and sell flour or calico, because we didn't know anything about these articles; but there was one thing that we did have a familiarity with, and which we thought we knew how to sell. So we took all the sales managers together and gave them a heart to heart talk on the sales situation, and left it to

that they could readily come to a source of information on the subject of tuition sales. The organization started the salesmen out on this work, but we had to develop something that would make them work, and this was the schedule that we gave them.

The turning in of a name to his manager or to his sales manager by any one of the salesmen meant ten points, but the salesmen were given to understand that they would not be allowed to turn in any old name and receive a credit of ten points, but that the Board of Auditors would finally pass on all these names and would be privileged to throw out any names that in their judgment were not in keeping with the purposes of the campaign.

SECOND, a visit or appointment counted one hundred points. If a salesman induced a prospect to visit the school his team got a credit of one hundred points; if he succeeded in making an appointment for the representative of the school to visit the father and mother, or the prospect at his home, the team got a credit of one hundred points. For an actual enrollment a credit of five hundred points was given.

The next was one of the cleverest things we did in connection with the whole campaign. We provided that the first dollar paid on any contract counted one hundred points, and each additional dollar, fifty points. You should have seen those students trying to get money on these contracts!

They started out. They kept secret what they had done during the day until three o'clock, when the signs went up on the respective offices and then they reported to the sales manager their record of sales. From the sales manager it went to the book-keepers. Each one of these firms had a full set of books, and every time one of these students came in they kept an actual report of exactly what was done themselves, and the only thing that our Beaver principal did was to see that this was done absolutely right.

After the campaign was first announced we arranged that each one of the teams was to visit the respective firms that they represented. The Beaver Times — which had been selected at our own suggestion as one of the firms — had in advance arranged for this visit. The students were shown the workings of every part of the plant. So helpful was this visit that the second time not only the students of our efficiency campaign went to the Daily Times plant, but all the students went and had a great educational treat.

The very first day this was announced the Daily Times gave us a column and a half on the first page, and before the campaign closed this paper had given us 242 inches of front-page space.

Then the Daily Times went us one better. They made our local manager a proposition like this: "We will turn over the getting out of one edition of our paper to your students,

and allow them to perform all the functions of a first-class, up-to-date, modern newspaper plant." In order to make this practical and to give the students some interest we had to organize a newspaper staff from these different firms, and this we did. Here is the newspaper plan:

1. That the three teams competing organize a general newspaper staff consisting of editor, city editor, three reporters, society editor, six advertising solicitors, circulation manager and crew of five, advertising manager and business manager.

2. That the newspaper organization prepare and publish an edition of the Daily Times of 4 to 10 pages.

3. That this publication be made three weeks after the organization is completed.

4. That the organization assume entire charge of the edition, and be responsible for it in connection with the supervision of the college and the manager of the Times.

5. That the organization, outside the general distribution in connection with regular edition, be responsible for additional distribution.

6. That advertising space be sold in the edition at the rate of 20 cents per inch, column wide.

7. That the advertising solicitors and circulation crew in number be equally divided among the three teams.

8. That points in the competition count as follows:

- 100 points for each inch of space sold.

- 50 points for each extra copy of the edition sold.

- 10 points for each coupon clipped from the edition.

- 500 points for each coupon clipped which is filled out with the name and address of a prospective student of the school.

- 5000 points for each coupon returned containing name of prospective student who enrolls before close of competition.

- 5000 points to team representatives selling greatest number of advertising display inches for the edition.

- That two scholarships be awarded free of charge to two persons whose names are turned in as prospective students.

- That the awarding of the free scholarships be made as follows:

- That for the six days following the publication of the special edition that the Times publish a special Vote coupon containing space for name and address. These the students and friends were to obtain, and vote for the ones they desire to have the free scholarships. The two obtaining the highest number of votes to be awarded the scholarships.

- There were sixty-four people voted for in this contest, and I am happy to say that a boy and a girl coming from very poor families were the winners of the scholarship.

- Each evening after they had made up their entire records, the team having the highest number of points were permitted to put their names on the

bulletin board with their colors. In this way much rivalry was shown. We also required that each secretary send to my office every day a report of what his team had done on that day. This gave some business turn to the campaign, because it brought into use the employment of stenographers.

This campaign was conducted for six weeks, resulting in 42 enrollments. Out of the 42 enrollments we had some cash payment on 19, and at the opening of school on the third day of September we had 36 of these people in school, and the remaining six have come since that time.

We decided to give to all the persons associated with the campaign a banquet, which would be provided by the school, with the understanding that the team that stood at the head should have the honored table, and that the students themselves should have charge of that banquet in every way.

Thursday, Dec. 30, 1915

WHAT RELATION SHOULD THE COST OF GETTING BUSINESS BEAR TO THE TOTAL RECEIPTS AND TO THE TEACHING EXPENSE OF A PRIVATE BUSINESS SCHOOL?

By Walter Rasmussen, St. Paul, Minn.

The problem before us is not easy to solve, but if there be an answer to such a question, I think we can reasonably expect it from the business school proprietor, because the person who, at the present time, can establish and conduct a private business school, make it an educational and financial success and maintain a good reputation in the community in which the institution is located, has demonstrated that he has some business ability and is well qualified to teach young men and young women the qualifications for a successful business career. He has achieved success in face of keener competition than is found in any other line of endeavor. With free public schools on the one hand and endowed colleges and church schools with special advantages on the other, he must exercise some ability and depend on the superiority of his services for patronage. The private business school manager must, therefore, of necessity give some thought to the relation that cost of doing business bears to the income. Still, I am not certain that anyone can give a hard and fast rule that is applicable in all instances.

With reference to advertising, it is sure that we cannot consider it as a separate force, but it is so interlocked with the general management of the institution, its equipment, facilities, the instruction and services rendered that the one is inseparable from the others.

When it comes to consider the compensation that should be paid teachers, it seems evident that the class of schools here in mind would not only find it necessary but would be glad to

pay current wages or as much as could be secured elsewhere by competent instructors. For this part of the expenditures, therefore, we are about in the same position as when paying for other necessities such as rent, and light, where we have very little option as to what we intend to pay.

To give a more concrete answer to the problem, I will give as an illustration the results of my own experience. In doing so, however, the following information will be in order: The Rasmussen school, located in the heart of the business center of St. Paul, a city of 275,000, was started in a small way fifteen years ago; is open day and evening during the entire year; is conducted on a strictly cash basis; does not employ solicitors; has always aimed to give reliable instruction and offer the advantages of the best equipment and methods that the school could afford; and has had to meet strong competition from public and private schools. That the straightforward business policy of the school has not been in vain is evidenced by the fact that the enrollment has steadily grown from year to year until it reached some over 400 during the past twelve months.

Under these circumstances, my plan has been to have not more than thirty pupils per teacher, which for the dull season would not mean more than twenty, or an average for the year of not more than twenty-five. On this basis the income has been divided as follows: Teachers' salary 30%, rent 20%, advertising 20%, miscellaneous and overhead expenses 10%, leaving the remainder of 20% for reserve fund and dividends.

As to the teachers, they are made to take as much responsibility for the success of the work as possible. While they have no financial interest in the institution, after giving at least three years' faithful service they share in the profits in addition to their regular income. This is not given as a matter of charity, but as a premium for faithful services and as a matter of good business policy. It is an endeavor to make the teachers, who consider the school good enough for permanent employment, feel that they have a direct interest in the success of the institution, and that they can only succeed in proportion as we work together for the advancement of an enterprise of mutual interest.

In closing, let me say that the plan here outlined has not been built on any theoretical scheme but has been tested and developed from year to year, until I can tell very closely what the year's work will bring, barring, of course, unfavorable conditions over which we have no control. To those who have not already developed some such plan, I suggest that they do so and solve the problem to fit their individual requirements and circumstances. It is well worth the effort.

Abridged Report of the

National Stenotype Teachers' Association

Chicago, December 27, 28, 29, 30, 1915

H. E. RASMUSSEN, President

Edited by C. F. Walker, Ft. Wayne, Indiana

Stenotype Officers, 1915

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President's Address.

Mr. H. E. Rasmussen, University South Minnesota, Austin, Minn.

It is with no inconsiderable amount of pleasure and pride that I take the opportunity to speak a few words as President of the National Stenotype Teachers' Association.

In the short period of its existence it has grown and developed in every direction. It has acquired an influence, spread out, reached, and touched all Commercial Schools influencing and assisting them in a vital way. Stenotypy has not only strengthened its stronghold in the business office but has gained a strong foothold in the Civil Service.

While attending the Panama Pacific International Exposition I realized that Stenotypy in the West is keeping pace with it in the East and in the Central West and in all parts of the country; it is being introduced in the High Schools. We may say in a word, therefore, that Stenotypy is fast "coming into its own."

Before proceeding with the excellent program planned, I want to thank all those who had any part in the preparation of it as well as those who have so kindly consented to be a part of it, for their untiring efforts in this connection. All work assigned to the officers has been taken care of in a most commendable manner and I would that my appreciation be extended by those present to those who have unfortunately been unable to get here. We want to continue the work of this section and this association that Stenotypy may continue to loom brighter and brighter before those upon whom its development and advancement depends.

Mr. J. S. Knox, School of Applied Salesmanship and Business Efficiency, Cleveland, Ohio.

It is a very fine thing to come together once a year between Christmas and New Year's day to interchange ideas, to discuss matters and plan for the future. While studying the problems confronting you let me point out one thing. We have a panic in this country practically every twenty years. The last one was due in 1913 and business for the last seven or eight years has been slow. When business is slow people save their money. Last year the people

of New York City saved and put in the bank \$30,000,000 more than they did the year before. The country is filled with money. Europe is investing billions of dollars in America and after the war America must finance Europe and a good deal of the rest of the world; that is a proposition.

There is another which demands your attention as teachers and leaders in Commercial Education. Ninety-eight per cent of the people of this country live from hand to mouth according to the United States report. Had we a calamity as has Europe, ninety-eight per cent of us would be financially down and out right at the beginning. Sixty-six per cent of all the men who die, die without any estate. Twenty-five per cent more leave less than \$1300.00. Ninety-one per cent, therefore, leave practically nothing.

Is there a need for Commercial Education in this country? Is our Commercial Education helping to solve conditions in this country? Commercial Education must be sold; the need is tremendous. How are we going to do it in the most efficient way? This brings me to my subject.

We must have a "selling talk." We must imitate the best in everything and memorize it. We must not omit a single point. This plan of memorizing a "selling talk" was first worked out by the sales organization of the National Cash Register Company.

How would you handle an approach?—and perhaps it should come first. You must create a favorable sensation in the mind of your prospect. This is the aim of every salesman and must be the aim of the school man. It is one proposition that is going to be handled in better shape in the future. Every teacher should sell a course as well as teach it; in fact, I cannot conceive how an individual can think of teaching only, without thinking of carrying it to somebody who needs it and needs it badly. We have the greatest country in the world and yet the most inefficient country in the world simply because we have not sold our people Commercial Education. Universities sell education below cost; they cannot sell it any other way. Education nor anything else should not be a matter of "cost" but a matter of

"worth" and you cannot underestimate the value of Commercial Education.

Having made a favorable approach you must interest your prospect. If you can interest a young person in Commercial Education, if you can make him wish he had one, and can convince him it is a good thing, you have him sold.

An analysis of the prospect should always be made. For instance, an individual comes to your school as a prospect and you try to sell him. Possibly one of the greatest motives is profit—it is true in the case of the average man. There is another motive which we may term as a "social" motive. We talk about paying the price of success, but the individual who fails and is walking the streets today has paid the price of failure which is infinitely greater than the price of success. Make your prospect realize this.

There is still another motive, one of caution. You can sell him a Commercial Education as an insurance policy against failure, and the ordinary person believes in insurance. Every young person has some pride which may be appealed to. Carnegie's niece paid \$12,000 for a muff recently—not because she needed it to keep her warm, but because it appealed to her pride, and another woman bought a \$40,000 cloak for the same reason. School men must recognize these motives and use them in selling his course.

Another argument is this: When a person needs a thing they will pay for it whether he gets it or not. A man needs an overcoat and thinks he cannot afford it. He contracts a cold, pays doctor bills and has more expenses than the cost of the coat. This argument ought to be used in selling a Commercial Education because no one can successfully go through life without it.

It is not a very hard matter to close an order if you will apply a little strategy. A customer asked an automobile salesman, "How soon can you deliver it?" The salesman said, "I can get it for you right away." And the prospect said, "Well, I will think it over." If the salesman had said, "How soon do you want it?" he would have forced his prospect to answer his own question, yet 90 per cent of the leading salesmen of the United States and Canada would say, "I can get it for you right away." Their philosophy is wrong. The philosophy of salesmanship is the philosophy of leadership and the philosophy of leadership is the philosophy of success. Keep your prospect on the defensive, answer his question with a question which will draw from him his consent to sign the order. His consent must be received, his decision must be made, before the delivery. Strategy in salesmanship is the proper method of directing questions to the prospect. It has been true throughout the ages and it is

true today—and it bears a close relation to a few facts or conditions in this country at the present time.

Year before last 11,000 retail merchants failed. Last year 12,000 failed and this year up to December 1, 14,000 failed. Ninety per cent of the retail merchants in this country are not making any net profit. They know nothing about modern business letter writing, advertising, and salesmanship. Last year the wholesale business of Chicago decreased 10 per cent and the mail-order business increased because the mail-order people understood business letter writing, advertising and salesmanship.

The young people, you, as teachers, are preparing must follow in the footsteps of those now actively engaged. Are you preparing them that they may in the average of ten years evolve, out of bookkeeping and stenographic positions into executive positions and positions of leadership? Are you teaching them efficiency which will enable them to reverse the present situations where mail order concerns are increasing and retail merchants are going into bankruptcy? Ten thousand American towns have lost population in the last ten years and it is due to inefficiency. But what solution is offered by our public schools? While you in the Commercial departments are leaders, just how much are you doing?

Of the young people who enter our public schools each year 150,000 graduate, 1,550,000 do not graduate. They simply go out, and where do they go? We pay no attention to them as a nation and were it not for the commercial schools of the country they would receive no attention from anyone. P. P. Claxton, commissioner of education, can't do a thing. Congress won't give him any money to make a survey. Secretary Redfield says the same thing. It is false economy—we save a dollar and lose twenty-five. We take a youth who might amount to something and leave him without an education. Senator Kern expressed a willingness to appropriate ten million dollars to the cause. We sent out a questionnaire to the leading universities of the country and every single solitary one that answered opposed it except the University of Missouri. The universities are against it—have done practically nothing to encourage it and are not in favor of the United States doing anything. They favor appropriations for war, for army, for navy and we get them. We can have success only when we do the same thing. Our Commercial Educational system in America outside the commercial schools is a farce. It is time something was done. You, teachers and school men, representing commercial schools, have started something; you are doing something; go after it for all you're worth.

ENGLISH.

Mr. Sherwin Cody, Chicago, Ill.

We all know how important the subject of English is. We are doing the best we can to get results. I suppose that the subject is so common, so general, so universal, so instinctive, that we have not gotten right down and applied principles of scientific research to find out what is the matter.

At my suggestion, committees from the Association of Commerce and the Board of Education met, and after several weeks reported that there should be what they called a "Prevocational Training for Business" in the seventh and eighth grades consisting of Spelling, Syntax, Punctuation, Addition, etc., and including a little about letter writing. I organized a National Committee, and have just completed the examination of 4,169 tests received through them, the average of which, I believe may furnish a starting point. The graduates of the grammar schools of the country know 22% of grammar of the most elementary kind, which shows that our method of teaching grammar is radically wrong.

Last year I engaged in this work myself. I undertook to give to all classes from the beginning of the seventh grade to the end of High School, and there were just two boys in the entire school that had any conception of grammatical principles. As much as some would like to learn, they simply couldn't do it. I made a list of eighty points on which errors are likely to be made and had them memorize them that they might know what was right and what was wrong. A couple of weeks on these rules would have enabled my class which formerly passed a test on a basis of 16% of knowledge, to pass that same test now around 100%.

There were a lot of boys who couldn't spell, they had never been able to, and never expected to, there was no use in trying. I made them "sweat" in the effort to learn to spell but found the copying of words was the best method because it got the best results. The poor speller seemed to visualize the word incorrectly. It was a difficult matter for him to even copy or write the word at my dictation for a few times. I treated punctuation in a similar way. I told them what was right, and what was wrong, and by keeping at the subject for a few weeks they learned to punctuate somewhat instinctively. Business letter writing was given in a similar way, and at the request of one of the boys who said, "Show us how you do it." When they saw how I wrote they fairly "ate it up," and I concluded this was the best way to teach letter writing.

I feel that these points are practical and scientific, they can be put into a very short space, and used by any teacher in the class room. I want to appeal to you to take hold of this troublesome problem of Eng-

lish, try a few experiments and let's do it for the general cause. Scientific progress is made only by broad co-operation. What we have done is only a start, we need to do more. I am thoroughly convinced that Commercial Education can be revolutionized. The effective thing can be kept, the ineffective can be thrown out, and I appeal to you to help me do it.

THE WORK IN OUR STENO- TYPE DEPARTMENT.

Miss A. A. Brown, School of Stenography, Milwaukee, Wis.

The students entering our school range from eighth grade graduates to university students, including a number of teachers. Whenever a student enters, we give him an examination in Spelling, English and Grammar. We ascertain this general education, and determine whether or not he can be successful in taking up Stenotype. We realize that stenotype is "young" and has its reputation to make. If a student is not well prepared with these fundamentals he cannot make a good showing. There are, of course, some students who come in with the sole purpose of taking stenotype and they get into our Stenotype Department without no fault of ours.

We insist upon absolute perfection in one lesson before the student is allowed to take up the next, though we do not insist on too high a rate of speed. Some do not get above 45 words, others get up to 70. Working from the sixth to the fifteenth, inclusive, our standard is 60 words a minute. The brighter ones will go right ahead, the slow ones we hold down to that speed. This makes a difficult department for the teacher, but we insist upon these things being carried through. We have never tried Victrola drills though I was very much impressed with the demonstrations I saw in Indianapolis.

When we finish the fifteen lessons, we start back at the beginning and insist upon the speed of 100 words per minute and allow or permit only one error. Psychology and experience prove that one error must be passed over. While we are going through the second time we give a few letters from the practice-book writing difficult or unusual words with great care. These letters must be transcribed and all careless transcriptions are discarded or returned—we refuse to mark them. This is effective; a student dislikes to see his work refused. We continue giving harder work, harder letters and more difficult matter at the rate of 115 words a minute. We have collected a good deal of legal work and all classes of local work. Our stenographic office affords me an opportunity to do this and affords them experience before they are sent into our office. That is the way we present the work in our school.

HOW WE PLACE OUR GRAD- UATES.

Mrs. Helen R. Machan—McLachlan
Business University—Grand
Rapids, Mich.

It is a good deal easier to place our graduates in positions than it is to tell you how we do it. Prior to my connection with a commercial school, I was with an L. C. Smith Typewriter Company and necessarily had to give a great deal of attention to employment work.

The business college must work for "repeat orders"; you must receive calls year after year from the same firms because your school must continue in the same city. "Service" is the secret, it is the prime factor. If the student is not prepared, has not a proper personality or the qualifications desired, we do not send him out. Whether the position is permanent or temporary, important or unimportant, the business man must get what he asks for or nothing at all. Furthermore, he gets them promptly. Our applicant is on the ground at once. This enables us to fill the position which would otherwise be filled by someone else.

It is often necessary to call the applicant's attention to their personal appearance, dress, hair, shoes, etc. First impressions are made by appearance, and they are most lasting. Sometimes we must send a letter or even take the applicant out, because, while his work may be absolutely first-class, he may be utterly unable to tell the business man what he can do.

We try to teach the student to write a good letter of application, because if the position must be obtained by correspondence the first impression will be made by the letter.

A student recommended must report whether or not he secured the place. If he is not successful it gives us a chance to send some one else.

In addition to our care for recording positions we have a card to be filled out by applicants. We receive such information as will enable us to fit them into the proper place and locate them immediately. We serve the applicant and the business man as efficiently as we can.

It pays to establish friendly relations with the typewriter companies and co-operate with them that the service of the school and that of the company may be increased.

Occasionally we circularize employers, especially if we have a number of graduates ready for positions. We follow up any intimation of an opening very closely. We spare no expense in trying to fill a place, if we have the proper party,—qualified applicants, without which you can not have a good Employment Department.

If you have a good school you can have a successful employment department because you can render satisfactory service. Placing students is like

teaching them, it requires a great deal of time and attention and patience to detail work, which after all is the secret of success in anything.

(Discussion)

Mr. Harrold—D. M. Stenotype Co.—
Chicago Office.

I have a thought regarding this employment situation, which I would like to express at this time.

A manufacturing concern which manufactures automobiles, announces ahead of time what they are going to do, the improvements, etc., and they pass it out much in advance of the article. These machines, not yet manufactured, but planned, are then sold to the trade and delivered months afterward. Why can't we do that with stenotypists? Why can't we list our students on entering, describe their characteristics and estimate their ability, etc.? Write the business man and actually place a boy or a girl, young man or young woman, at that time. Perhaps this can't be done as early as I have indicated, but it can be done some time before graduation.

My idea is to get over on the youngster's side of the fence. He is looking for a job, that is why he is in your school and when we help him understand that we realize his purpose, he is going to make a better graduate and a better advertisement.

Mr. J. M. Bowen, Vice Pres. Stenotype Co., Indianapolis, Ind.

It has always seemed to me that teachers, as a class, possess a large quantity of certain element of character—faith. They must have faith in order to get through with their daily tasks and lead the young minds in the right direction. I wish every teacher, especially every stenotype teacher, could read the speech delivered by Mr. John Reid, Vice President of the National Oats Company, on this subject of faith. Loyalty is a selfish emotion we give, expecting something in return. Faith, he compares with a woman's love—"It gives, and gives, and gives."

The teacher who possesses this real element will give, and give, and give of her time, of her personality, and of her power to lead the student into a successful career; she is the teacher who gets results. Faith may be lessened by discouragement. We all have discouragements, we have them in business, we have them in school. A student may object to stenotype on this point or that, and business men may do likewise, but these little discouragements must not get the best of you. This is a big idea and can be successfully carried out by faith. You must keep your eyes ever on the goal. This reminds me of the story of the little boy, whose father bought him a Bantam hen. It was brought home. The next day the boy came running in to his mother with a tiny egg. "Isn't that just fine," said the mother, but the boy didn't

seem to be interested. The next day the father happened in the hen house and saw a placard and a great, big, ostrich egg hanging on a card from the ceiling. The message was for the little hen: "KEEP YOUR EYE ON THIS AND DO YOUR BEST."

Our faith must be great and our ideal of faith greater: discouragements must pass unnoticed.

There must be loyalty, too. There must be harmony with the policy of the school management; we must tune ourselves and keep in harmony with the organization and if you can't do that for your sake, for the sake of the school and for the sake of stenotypy, let somebody else get in your place who can get along harmoniously.

It is necessary for a teacher, just as it is for a department head to follow in line with the management and keep in tune. It is also necessary for the student to do likewise and in this connection I want to recite you a little poem.

If you want to go to the kind of a school
That's the kind of a school you like;
You needn't to stick your clothes in
a grip
And take a long, long hike;
You will find elsewhere the things
you've left behind,
For there's nothing that's really new;
It's a knock at yourself when you
knock your school;
It isn't your school, its you.

Schools are not made by those who're
afraid
I est somebody else gets ahead;
When everybody works and nobody
shirks
You can raise a school from the dead.
And if while you're getting your personal stake,
Your neighbor can get one, too,
You'll see in your school what you
want to see;
It isn't your school, its you.

REQUIREMENTS OF BUSINESS

Miss Smith—L. C. Smith Typewriter Co., Chicago, Ill.

Most employers want speed and notes—they all want speed on the typewriter. If their mail isn't gotten out quickly the employer is inclined to charge the delay to the difficulty in reading notes rather than to lack of speed on the typewriter, though the latter may really be the case.

There is a great deal of lost motion connected with work on the typewriter, it begins with inserting the paper, in handling the carriage return, in the use of carbons, in addressing envelopes, etc., etc., but the employer doesn't stop to think of these details.

The 20th century employer has a long list of requirements. You may think him unreasonable, but we can't

do without him. He first of all wants one who is neat and well dressed, not at all expensively dressed, but who presents a good appearance.

All employers want accuracy and it pays to give it to them. He judges by the transcripts, it is his representative going out to a prospective customer.

Spelling, punctuation, use of words, could be dwelt with at length. "Cut-and-dried" sentences will no longer sell goods. Failure to read notes is not always due to faulty notes, but rather to failure to understand. Stenographers need a large vocabulary. From forty to fifty per cent of the calls we receive for stenographers specify, good hand-writing and ability to make splendid figures. Five per cent of the stenographers fill these requirements.

Business men want employees who do not ask for hours, who do not leave at the first tap of the bell, who have ability and stability as well, who realize the value of initial training vs. salary, etc.

A stenographer must be loyal, must keep the secrets of the office and her employer to herself, must show courtesy, must cultivate cheerfulness and have a definite aim. Other qualities they must possess are interest in their work, common sense, courage, judgment, persistence, reliability, endurance, punctuality, self-control, initiative, self-reliance, good deportment, adaptability, individuality, and finally efficiency. Teachers have a task, we do not grow cotton in Alaska, nor tropical fruits in Illinois, but the human plant is expected to thrive under the most unfavorable conditions. Commerce is crying for bright-wid-awake boys and girls with a large brain. Captains of industry want young people who can turn their learning into earning, because there is more in "business building" than there is in "business getting."

"RHYTHM WORK"

Miss Frances O'Brien,—Indiana Business College, Richmond, Ind.

I give rhythm drills that the student may think, and think quickly. Too many students, it seems to me, write along, hesitating between words; they are not forced to think quickly. I gave rhythm drills as nearly right as I knew how and I gave them five or ten minutes a day, but when I began to take my students right up to their limit of speed, a look of pain with which you are all familiar, would come across their faces. Finally, I decided to give the whole manual in rhythm drills. I have no special time for it nor have I any difficulty with students.

Give the student a copy that he may know what is coming next. Dictate the words and have the student write as you dictate. Dictate every word once and have him write the word once. (Special emphasis and

explanation of writing longer words, proper names and figures.)

It is easy to give a drill to one student, but twenty-five or thirty make it more difficult, especially if not all are on the same lesson. I make it possible however, by the use of a Metronome. A student on the second, one on the third, and some on the fourth, etc., they all write as it beats the time; they do not depend on me. They do not hesitate, they simply write. The student who can't do this is taken by himself and I give him the drills. I have time to do this while my class continues. If there is anything I haven't made clear I shall be glad to answer any questions.

"FINISHING TOUCHES"

Miss Ruth Foster, School of Stenography, Milwaukee, Wis.

It has always seemed to me the "finishing touches" are most important, but if you wait until the "finish" to put on the "touches" it is a little bit too late. A great many students who come to our school are students who know less about business than possibly anything else. They don't know what is expected of them; they think they can do the work in five or six months and then they want a "job." They think more of the money they are going to get than the service they are going to render.

We must first break up a lot of bad habits and teach them to maintain a business attitude even in school. There can be no set rule to guide us in this matter but many discussions are taken up. The Stenotypist proves helpful. Some students know more than they really show. Many of them get excited; they have been trained in the wrong way. Acting with them is mechanical.

Our model office helps us out of this situation. Work comes to us and it must be done in a hurry. It probably has to be done before the business man himself. They must assume and maintain the proper attitude, they must do real work; it must be done the right way whether it be the addressing of envelopes, the hardest sort of dictation, or copying making as many as twelve carbons.

Most students will get out work if you give them time enough but they must be taught to hurry. We put them on the multigraph and mimeograph. We have them assume responsibility, we train them not to be nervous or excited.

We send them out to substitute or fill temporary positions. In this way they eventually overcome timidity and learn to hurry. Our model office teaches them that shorthand and stenotypy is less than one-half of the work. They are left with work which they must plan to do. They develop initiative; we see how much they can be depended upon and thereby know when to recommend them for a position. Of course, following this is our final examination and it is final

"VICTROLA DEMONSTRATION"

Miss McEvoy, Indianapolis, Indiana.

OUR ADVANCED DEPARTMENTMiss Mabel Yerrington, N. B. T. S.,
Sioux City, Iowa.

The work in the advanced dictation class is of vital importance because it is the last chance the teacher will have to assist in the preparation of the student before he enters upon his career. "Is the student ready?" is the question that comes up in this class. When the student enters this advanced class, be sure he is ready for if otherwise you will destroy his confidence in himself and in you as a teacher. Without confidence he cannot progress. Ten days or two weeks in a dictation class is much less time than may be required if the student is passed to the advanced department too quickly.

Our work is divided into two parts: one, a constant review for speed; the other, absolutely new matter. We keep up the practice of dictating miscellaneous sets of words, lists of proper names, and figures, because these constitute the real tests, when it is time for the first position. Once a week we review all phrases, all abbreviations, and the theory in the text-book; this must be kept at the finger tips.

We don't lose sight of the reading of notes. Each phrase must be recognized instantly. Many times the difference between a good stenotypist and a poor one, especially between a good stenographer and a poor one is in the reading. This helps to solve the typewriting problem and adds greatly in meeting the requirements of the exacting business man. While there is always room for improvement, this is the way we conduct our school in Sioux City.

A "UNIT" SYSTEM

Chas. F. Walker, International Business College, Ft. Wayne, Ind.

A unit system such as I want to describe will unite management, teachers and students more closely than any other means I know of. It will teach system throughout your school; it will place responsibility on the student; it lessens the teacher's work; it increases the efficiency of the student's work.

Subjects taught in our school are divided into so many steps or stages. Bookkeeping, for instance, is divided into ten. Its easier to go ten short distances than make one long trip of equal length. Psychology must be recognized.

The student knows exactly how many steps or stages he must pass in each subject. They are all listed on a card handed him when he enters. As fast as each step or stage is passed he is given credit for what he has accomplished. We punch his card with an "E," "G," or "F" according to the grade he makes. This tells him and his parents just what progress he is

making and what kind of work he is doing.

On the left hand side of the card is a small square for each half-day of school during the term. Absence is recorded by a punch mark. These cards are kept in duplicate. Parents know it, employers know it, and we know it; it serves a three-fold purpose.

(Mr. Walker had cards with him explaining fully how this system worked, how the absence was marked, and other details which space will not permit.)

Mr. B. T. Bryan, Instruction Manager, Stenotype Co., Indianapolis, Ind.

For my talk this morning I have chosen the subject, "A Practical Teacher," the teacher who combines the real and the ideal; who really fits her students for the battles of life.

My ideal in a teacher may be found in an advertisement which appeared in the Educational Review a number of years ago. Let me repeat it:

"Wanted: A teacher, not a recitation post, not a wind-vane, not a pedagogue—a mere slave to the student; but a teacher, 'one who is a combination of heart, and head, and artistic training and favoring circumstances.' One who has that enthusiasm which never calculates its sacrifices and is willing to endure all things if only good may come. One who loves his work; who throws his whole soul into it. One who has the genius which someone has happily defined as 'an infinite capacity for work, growing out of an infinite power of love.' One who feels the keenest self-reproach because students fail to advance; one who feels that it is largely his own fault if they do not learn. One who can change the shambling and uncertain gait of the average student into firm and definite and well-ordered activity. One who believes there is more glory in the salvation of the one stupid and slow than of the ninety and nine who need not a master. One who can take that nebulous, filmy quivering mass which a boy's family and friends kindly call his 'brain' and give it clearness of outline, and toughen its fiber and make it lithe and sinewy. One who can develop the spiritual side of a boy's nature, his character, the man in him, the man of feeling and emotion, which can, and will, dominate both mind and muscle. One who will in all this do little more, after all, than help the lad to help himself, will do it all through him, and largely by him."

A practical teacher will give a student cultural training. I do not remember a thing about my Latin course, but I shall never forget the happy philosophy of life which my Latin professor taught us through his daily recitations. A teacher can teach the student to appreciate the joy of living and the good things of life. He can develop an ambition, a pa-

triotism, and a moral stamina. The practical teacher will fire his students with ambition by stories of successful graduates, and he will direct this ambition that he may choose his vocation, rather than drift aimlessly, as the 88% of the students of this country drift into their life work, 85% of which never earn more than \$15.00 a week.

We can best define the practical teacher when we have defined a practical education. Some one has said an educated man is a man who is "on to the job," and when students go out to the business office and employer says of them, "they are on to their job," and you may depend upon it that they have been trained by a practical teacher.

Practical education today is radically different from practical education thirty years ago. The apprentice method by which young people started out in life in those days does not work today. Business men have no time to train their assistants. They are in business to make a profit. Their employees must know how to do things the minute they enter the office. They must be practical,—extremely so.

The practical stenographer, the real stenographer, is the one who uses stenography as a stepping stone to bigger and better things, and the practical teacher is the one who gives the student this training. She fits the students for a real stenographic service and fills him with an ambition which will continue to grow and develop as long as he lives. The stenographer who is content to be a stenographer—is losing his place very rapidly in the business world. In these days business does not believe in going out of the organization from one to fill a superior position; they are looking today for students with practical training, students they can fit for a greater position; students with possibilities.

Lastly, the practical teacher is one who makes the student believe he can; he is one who awakens every one of them to a realization of their possibilities; spurs everyone on to success and a useful career.

J. M. Bowen, Vice President Stenotype Co., Indianapolis, Ind.—
Toastmaster Stenotype Dinner.

It is a pleasure for me to act on this occasion and I am sorry my time is so limited.

Before we get to the program I have a duty to perform. We have had Blaisdells, Owens, Trefgers, and other champions in typewriting, but we look upon the original as "the" champion, Miss Rose Fritz. There is another champion,—a blazer of the trail. Her smiling countenance has been in almost every business college. Much to our regret she leaves the Stenotype Organization to open a Reporting Bureau. I am sure we all wish the very greatest and most lasting success to Miss Mabelle Head.

I can introduce the first speaker by one of half a dozen names, but I am not going to introduce him by any of those you may expect. I shall use the one he likes best and I am sure we shall be glad to hear from the School Man Par Excellence Mr. G. W. Brown.

(Mr. Brown later introduced Mr. Porter and Mr. Fish who gave short talks as reported.) (All given at dinner.)

Mr. G. W. Brown.

I really would like to say something here tonight. I have the disposition and I have the desire. I have everything that is necessary except the ability. There has been such a conglomeration of things that I am entirely mixed up. The good advice I have heard has reminded me, and impressed me with the responsibilities that are upon us all and I scarcely know how we can perform these duties. The effort or the thought brings to my mind a story of a boy, four years old. His parents were trying to decide what to make of him. As an experiment they put the boy in the parlor with a Bible, an apple, and a dollar. If he took the Bible they would expect him to be a minister; the apple would indicate a mind running to fruit and farming; should he take the dollar, he would be inclined toward business. So they watched, and behold, they saw the boy sitting on the Bible, eating the apple, and grasping the dollar. Hereupon the husband said to his wife, "Wife, it's a hog; we've got to make a politician out of him."

I feel most like adding a little to the splendid address given by "Uncle Robert," this afternoon. Uncle Robert was vitally in touch with business colleges and relative organizations long before Bryant and Stratton, and was personally in touch with the real veterans of this country. His is a great story and he tells it in a remarkable way, following step by step in the trend of events, through a period of nearly three score years and ten. In 1872 the last meeting of an early organization was held in Cincinnati. Provision for a subsequent one was made and our honored friend and guest, Colonel Soule, was to preside. This meeting was never held on account of circumstances with which I am not familiar. Later a penman, by the name of Hinman, got an idea that the penmen of this country should get together and have meetings. In 1878 they had a meeting in New York, 1879 one in Cleveland, and in 1880 one in Chicago. It was at this meeting that I was permitted to make my very humble appearance and I was much impressed.

These meetings continued, the name was changed from the Penmen's Association to the Business Educators' Association of America and later it was called the "N. E. A.," whereupon it collapsed. I have yet

Abridged Report of the National Shorthand Teachers' Association

Chicago, December 27, 28, 29, 30, 1915

E. E. MAGOON, President

Reported by Elva C. Abbott, Teacher of Munson Shorthand, Lake High School, Chicago,
and Furnished with the Compliments of Lyons & Carahan
Edited by Shorthand Teachers of Des Moines

Shorthand Officers, 1915

Pres., E. E. Magoon, Big Rapids, Mich.
V. Pres., Minnie F. Dean, Athens, Ohio.
Sec.-Treas., Mary E. Cherry, Findlay, O.

Officers for 1916:

Pres., Paul Moser, Chicago.
V. Pres., Chas. F. Walker, Ft. Wayne.
Sec., Mary E. Cherry, Findlay.

Monday

FEW IMPORTANT FACTORS IN TEACHING TYPEWRITING O. H. White, St. Louis, Mo.

One of the first things a teacher must decide is, whether or not the pupil shall begin by learning the entire keyboard. In the matter of Touch Typewriting I see no more advantage in learning the position of all of the keys in advance of their actual manipulation, than in memorizing a partial-payment rule before one has learned to figure interest.

Another question to be decided is, whether all the spacing shall be done with the right thumb, or whether both thumbs shall be used. I was first taught to space with the right thumb only, but was told afterwards that both thumbs might be used, and I found it difficult to forgive my teacher for starting me wrong. From a subsequent investigation of the matter, however, I have been forced to agree with my first instructor. Two considerations enter into this question. First, the letters, punctuation marks, and hyphen are so arranged on the keyboard that the fingers on the left hand are required to strike between forty and fifty per cent more keys than do those on the right hand. Since by nature and training the right hand of most pupils is capable of doing more work than the left, this is an unwise division of the work. By assigning all the spacing to the right hand, an approximately correct apportionment of the work between the two hands is obtained. The other point involved is that of securing, so far as possible, the alternate use of the two hands. We all realize that a word in which the letters occur alternately on the two sides of the keyboard can be written more rapidly than a word composed entirely of either right-hand or left-hand letters. In how many cases can such an alternation of stroke be secured? I find that about sixty-seven words in a hundred end with a left-hand letter. In these cases all would advocate spacing with the right thumb. Whether there is any advantage whatever in spacing with the left thumb in the remaining thirty-three cases, depends entirely upon whether the next word begins with the right hand. If it does, the desired alternation of stroke is secured—the right

hand ends a word, the left hand spaces, and the right hand begins the next word; but if the following word begins with the left hand, nothing is gained, for the hand which spaces must also strike either the preceding or the following letter. Further count shows that in only about twelve out of these thirty-three cases, or twenty out of a total of one hundred, does the next word so begin. Is the gain sufficient to justify a violation of the rule of invariability of fingering, and the loading of the extra work on the left hand?

In mastering the keyboard, as in many other things, it is important that we make haste slowly. There is nothing to be gained by attempting to complete the entire keyboard quickly. The more perfectly one or two rows of keys are mastered before another row is taken up, the less danger of confusion, and consequent uncertainty of stroke. Then, as new parts of the keyboard are taken up, there should be a constant review of every letter previously learned, no letter being allowed to even fall temporarily into disuse. After the letters in the two middle rows of keys have been given, a large amount of work, including sentences, and even business letters, should be devoted to those two rows. But it is even more important that there should be a vast amount of drill on the letter keys before attempting the figures or other characters in the upper row.

The letter keys must be practiced until there is no possibility of forgetting them. Then, and not until then, is it time to take up the figures. Then when the figures are finally assigned in a definite series of lessons, it is much easier to rite them by touch. Doubtless many an operator is only an average typist, who might have become an expert except for the mistake of attempting to operate the entire keyboard too soon.

The use of what has been called finger gymnastics is a factor in securing speed and accuracy, which I am certain has not been thoroly appreciated. The necessary strength, control, flexibility, and suppleness of the fingers, can best be developed by special finger gymnastics, requiring the exercise of greater strength and movement than are actually employed in typewriting. The pressing of each finger

(Continued on page 63)

independently upon the table with greater force than is used in striking the keys, and then raising the finger as high as possible without lifting the other fingers; clenching the fists; bending the fingers backward as far as possible without straining them; rotating the thumb in such a way as to describe as large a circle as possible; shaking the hands with the wrists and other joints perfectly relaxed, and many other such exercises, may be used to develop suppleness and strength. These exercises should receive sufficient attention in class to arouse and maintain the interest of the pupils, and to enable the teacher to know that each exercise is thoroughly understood.

One of the greatest hindrances to the highest achievement in typewriting that I have experienced is what pupils sometimes call "first copies." If allowed to do so, many of them will get into the habit of making a rough transcript from their shorthand notes, making it as rapidly as possible, with little or no attempt at accuracy. They reason that it serves its purpose, regardless of the number of mis-struck letters it contains, and consider it a waste of time to make it without error. Every time the fingers are allowed to strike a wrong key, there is a loss of ability which it will require a considerable amount of careful practice to regain.

Tuesday, December 28, 1916
9:30 A. M.

FACILE WRITING ELEMENTS

Mr. Frederick H. Gurtler

A few things that every stenographer in an office should know in order that he may overcome faults which prevent him from writing at a good rate of speed.

The first point is clearness in writing. An outline should be executed from beginning to end without hesitation; this will make it easily readable even though it may be out of proportion to a considerable extent.

Spacing between the characters and the spaces used on the page is important. There must be a balance of movement, and the spaces between the characters should be closed but not cramped.

Light pressure is important from the standpoint of economy of energy. An outline should be finished with a vanishing stroke, so that the hand is immediately in a position to proceed to the next outline.

Correct habits of mind are very important, also the conception of the writer. Do not think merely in sounds and syllables but in groups of words and phrases.

Logical writing principles are facile writing principles.

A stenographer should not sit in an awkward position and his book should always be in a flat position, the left hand ready to turn the page.

Nervousness versus confidence. A stenographer with the right amount of confidence can do more with limited training, than one with more training who gets nervous.

Phrasing is one of the most facile elements in writing. It is a great economy of time when it comes to writing shorthand; also when it comes to transcribing notes. Constant attention must be given to this subject in order to phrase readily. One of the best ways to teach phrasing is to study the shorthand writing of expert writers.

Discussion by Mr. McDermott. Phrases must be drilled into the student until they come as naturally as the reflex action of the body. As to space between characters we should find the natural stride in writing just the same as in walking.

As Mr. Gurtler said, "The skill of fast writing does not consist in rapid movement, but in losing no time between words."

VOCABULARY BUILDING

W. L. Read, Chicago

The teacher of shorthand is confronted with a problem that is unique and somewhat perplexing. One of the aims of the instruction is to give the student a sufficient vocabulary; and yet the student needs the vocabulary before the shorthand can be mastered.

Your children can not master in shorthand the words which they can not see mentally. Their speaking vocabulary must be enlarged first. You will find that much of their apparent stupidity in shorthand is in reality only ignorance of the language.

The subject "Vocabulary Building" probably suggest at once vocabulary enlargement, and nothing else, at the first thought. What the average person means by "Vocabulary Building" is an increase in the number of different words one is capable of using correctly.

Vocabulary enlargement is probably the chief consideration in vocabulary building, but is not all of it by any means.

The subject of Vocabulary Building naturally divides into three parts:

1. To what extent shall it be developed.
2. In what direction shall this development be.
3. What methods shall be used?

As the discussion proceeds, please bear clearly in mind these three main divisions: First, to what extent; Second, in what directions; Third, what methods?

The first phase of the discussion, then, relates to the extent of the development of the vocabulary. In order to discuss this intelligently, we must know two things: First, what is the extent of the present vocabulary of the "bogey," as they say in golf, whose record we wish our children to equal. The difference between these two vocabularies is mathematically the measure of the extent of development which we wish to give.

As a basis for an intelligent discussion of the extent to which vocabulary should be developed, we should first determine what the vocabulary of the child is and what the vocabulary of

the average person is. The number of words necessary for ordinary use is surprisingly small.

The frequency of the use of a very few words is a matter for astonishment and wonder when the facts are known. There are ten words which comprise 25% of our spoken and written language. These words, named in the order of their frequency, are *the, and, of, to, I, a, in, that, you, and*. For these ten words and forty others comprise 50% or one-half of the language as used. One thousand words have been determined upon, after investigation, as comprising 92% of the language as it is commonly spoken and written.

It is about the remaining 8% of the language that the teacher must be concerned, for the 1000 words (as published in a monograph issued by the Russell Sage Foundation) are familiar words. This 8% of the used language comprises 4000 out of approximately 5000 words determined upon as an average vocabulary. These run generally from 3000 to 6000, but in my opinion, after a good many years of study of this subject, lists of 3000 are somewhat inadequate; and I have never yet seen the list of 6000 words out of which I should not strike at least 1000 as not valuable to the average vocabulary. Of course special lines of expression demand special vocabularies.

First, the student comes to us with an understood vocabulary of 2000 to 3000 words but with habits of speech that involve the use of possibly not more than half of the words he knows. This means, translated into pedagogy, that we must depend upon the English word more than upon the spelling drill for giving him real development in word use. We must cure his inaccuracies of speech. We must train him to express himself with precision, clearness, and force.

To really know a word one should be able to pronounce it, to spell it, and to use it. In developing our pupils' vocabulary, therefore, these primary factors should be considered.

Before we develop a vocabulary we must know what is desired in language. We shall have to consider language from the standpoint first, of utility; second, of adequacy; third, of precision; fourth, of fluency, and fifth, of adornment.

The most important consideration is utility. From the cradle to the grave the individual struggles for adequate expression through words.

The last question to be answered is "What Methods are most effective?"

This is the most important question of the three, yet it is the most quickly answered.

First, insist upon precision in the use of words.

Second, induce self-expression, remembering that no word is learned until the student can use it. This can be done through oral and written exercises. The ingenious teacher will devise numberless ways to make the student use the words he already knows.

Third, require enough dictionary work to insure the acquisition of the dictionary habit. This is the greatest thing you can do for the child. The best vocabularied men and women I know are persons beyond middle age who to this day habitually consult the dictionary almost daily.

Fourth, inspire the child to do these things for his own sake. Your control of him is limited. Your aim should be to give him while he is with you, an inclination, a direction.

THE VALUE OF MUSIC IN BEGINNING SHORT-HAND

By Miss Emma Dearborn

I have come to show you what can be done in three months by students carrying four and five other high school subjects along with typewriting. But before the demonstration is given, I will ask you to review with me some of our purposes and aims in the teaching of typewriting, and in this way our minds will meet on a common ground of reasoning.

Now we have among those who come to us in typewriting, the same as in every other subject, the bright, the stupid, the industrious, the lazy, the well-behaved, the impudent student; and these we must all train for their prospective work. As a usual thing we bother but little with the bright, the industrious, the well-behaved ones; they will get there in spite of us; but it is the stupid, the lazy, the impudent ones that must be discovered to themselves and made to realize the possibilities within them, and what it means to fit for a worthy place in this world's work.

Along with the development of habits would come the development of ideals, and prominent among these would be efficiency. An ideal to be of value must not be just a dream to the student, but must be coupled with a strong belief in the possibility of his attaining it and in an enthusiastic resolve to realize it in practice. This resolve will lead to the forming of habits which will help him as he approaches his ideal. Not that he will ever reach it, oh no. For when he attains what was once his ideal, he finds that it is his ideal no longer, but that his objective point is still farther on.

Now let's look at one way of correcting these bad habits: let's just not see them; let's just not know such a thing as a bad habit ever existed; but instead let's introduce into the typewriting room an atmosphere so martial in spirit, so commanding in tone, that no thought of dullness, stupidity, idleness, or mischief can intrude itself. Under the compelling influence of an inspiring piece of music, the student's eyes brighten, his lips curve in a smile, his muscles relax, his pulse quickens, and his imagination is given over to seeing visions, and he starts out to realize those visions or ideals. He doesn't start out in a half-hearted, indolent, careless way, but he plunges in headlong in order that he may re-

spond to that influence which has aroused him in every fibre of his being. He doesn't stop when he has made a mistake to look at it, as though that would correct it. He doesn't stop at the end of a line to see how it looks. No, that carriage is reversed instantly, and he goes on writing, for the music is playing, and he must keep up with the music.

After an exercise begins to appear easy, use the letters of that exercise to form a word or short series of words, and start the music again, slowly at first, and gradually increase the speed. When the period is over, I dare venture to say that fully twice as much will have been accomplished as would have been under the old way of allowing every fellow to choose his own gait.

One of the most fruitful causes of a lack of skill in typewriting is waste of time between strokes. Music eliminates all this tendency to loiter or be erratic. It makes the slow ones rapid, the lazy ones smart, the erratic ones steady; and it takes all the friction of whatever name or nature out of the work. In short, the pupils will tell you that it makes typewriting seem like play instead of work; at the same time, all opportunity for disorder or loafing is entirely removed.

Now for a moment I should like to anticipate a possible objection which may occur to you; and that is that this plan offers less opportunity for individual expression than the other way. I grant you it does for a time; and further, it can be carried to such an excess that it will be a nuisance. Personally, I would not advocate its use beyond the practice of alphabetic sentences. But right here I would like to say that I believe one of the most common faults in the teaching of typewriting is allowing the students to attempt consecutive matter too early.

I realize perfectly that the very best thought of the times is to get away from mass teaching, and cultivate the individuality of the student. Even in the army, they tell us, they are getting away from mass movements and are developing the individual more and placing more responsibility upon him. Men enter the army from every walk of life, and their very early training consists to quite a degree in physical exercises. These exercises are not given primarily to induce health or maintain it, for only the physically fit may enter the army, but they are given in order to secure a very definite co-ordination of mind and body. The soldier must himself know how he will react under any given condition before he can be entrusted with individual responsibilities.

Mr. Wirt, in outlining his statement of the Gary plan, says that one of the two fixed principles he has kept in mind in his work-study-and-play program is the proper co-ordination of all the facilities so that they shall supplement each other and in this way the "peak loads" are avoided.

I would suggest that after these definite associations and co-ordinations have been established there will still be time for individual expression.

I believe the day is not very distant when fifty words a minute will be the minimum requirement in typewriting. This requirement will not necessitate a single hurried stroke, but simply means eliminating waste time between strokes, or, in other words, cultivating the harmonious control of mind and body. This is what reduces to a minimum the wear and tear of the human machine and makes for industrial efficiency.

Wednesday, December 29, 1915
9:30 A. M.

BUSINESS DEMANDS OF THE TEACHER

Lawrence M. Welling, Gladstone, Mich.

The aim of the business course is to train the boys and girls to meet the demands of the business men of the day. Our attitude should be that of the employer, not simply the teacher; our methods those of the business world.

Our standards of work should be the standards of the office; a transcript, to be acceptable, should be such as would be acceptable in the office. Poor stenographers have thrown discredit upon our work. This is a condition that we must meet and remedy. Two courses are open to us: We might raise our standards for admittance as the other professional schools have been forced to do. But this would deprive many who have had no early opportunities of a chance to advance, and that we must not do. The second plan would be to give no entrance requirements, but to give such thorough work during the course that students, on leaving, are prepared in every way to meet the demands of the times. "Easy to get in, but hard to get out" is now the plan of the successful business school. Make the work practical. Adapt it to the varied needs of the varied students. Give them individually the work that, individually, they require. Spend much time on such subjects as spelling, grammar, and punctuation. Make the course broad enough to train the mind to be alert, to make the student not merely a cog in the wheel, but an indispensable part of the office.

Thus by making the requirements stringent, by making the course thorough, by making the pupil meet the higher demands, the problem of the "half-baked" will be solved.

The teacher himself must steer clear of the fault so long laid at his door, of not putting his work on a work-a-day basis. Be sure that you teach practical things in a practical way. Why deduct five per cent or ten per cent for an error? In business, the error must be corrected. Why not in school? If a letter be such as could be sent out from a careful office, it may be considered as satisfactory; and

if it could not, it should be rejected. Such a standard would bring us near the methods which business demands of us.

To sum up, efficiency and thoroughness must be our motto; efficiency not only in stenography but in those branches so correlated to this work that to lack them means failure; thoroughness not only in theory but in the practice which confronts the stenographer in the position he must take. Let us bear in mind that, not only does business demand the efficient stenographer, but that the stenographer demands efficient, thorough business training.

OUR CREDIT SYSTEM

Charles Walker, Ft. Wayne, Ind.

This system I have in mind is one that will do practically everything, to my way of thinking. It will, first of all, establish a system in your school that is perfect, when compared with the system generally found in business colleges. Second point, it places a responsibility upon the student, that teaches him how to do the thing best. Third point, it lessens the teacher's work. The fourth has even greater merit, because it is productive of more effective work on the part of the students. The fifth point, as to what it will do; it will stimulate desire on the part of the students. Sixth, it will produce competent graduates. Seventh, and the last point, a satisfied customer, both on the part of the business man and the part of the students, is said to be the best advertisement that you can have.

Taking the first subject on our list, Bookkeeping, I picked out ten steps in Bookkeeping. You are not going to the end of your course, you are proceeding to Step 1. After you get to Step 1, the students feel that they have accomplished something; they are so far on the way. The student knows just how far he has to go. It is not true only of Bookkeeping, but of everything else we have, so many steps in each subject. At the end of each division is a test. Each teacher can work out his own test at the end of the particular step.

The following per cents are those a student must make in order to get a passing mark, 98 to 100 E, 85 to 94 G, 76 to 84 F, below 75 he has lost his way, and has to start over again.

We have two cards, one fastened on the wall in the class room, and the other one given to the student. The card is divided into two parts. In the left half is a square for every half day in the year. If the student is absent these two cards are put together and punched. After a test a pupil is given a multigraph slip with the grade and my initials, and this he gives to one of the teachers who has no other duties outside of teaching, than the work of punching cards. He stays fifteen minutes after school for this purpose, and is in the Commercial Department fifteen minutes before school each morning, to punch the absences.

With this plan the student knows what he has to do, and when he is through. In looking over the cards it is easy to see just what has been done, and each one can see in just what he is deficient.

These cards save sending bi-monthly reports. The parent can, at any time he wishes ask for the pupil's card, and the business man can see the work done by the pupil in school.

This is the plan we have adopted.

REPORT

Of an Investigation into the Teaching of Shorthand in Degree-granting Institutions

Charles G. Reigner, Westinghouse High School, Pittsburgh, Pa.

In the last annual report of the United States Commissioner of Education, there are listed 367 institutions of collegiate grade. Of this number 57 are listed as maintaining Schools of Commerce of collegiate. Practically all the institutions listed as maintaining such schools of collegiate grade have been communicated with in an endeavor to ascertain information on two specific points.

(1) Whether the college or university in question offers courses in shorthand either in its School of Commerce, or in any other school or department of its organization, and

(2) Whether such courses, where offered, are counted for credit towards a baccalaureate degree.

A study of catalogues and announcements has also been made in an endeavor to ascertain other points, among which are the following:

(a) The nature of the courses in shorthand which are offered; content and methods of instruction as far as can be ascertained by an examination of the printed announcements. (b) System of text-book of shorthand taught. (c) Objective of the courses, whether secretarial in character or for the training of prospective teachers, or both.

Investigation revealed that only two degree-granting institutions offer secretarial curricula with the major emphasis on Shorthand, viz., Simmons College, Boston, and Carnegie Institute of Technology, Pittsburgh, Pa. These two colleges are for women only.

The programmes in the Simmons College prepare students for the duties of a private secretary, registrar, office assistant, or teacher of commercial subjects. High school education is required for entrance.

Simmons College gives credit for 29 points in Shorthand, 12 in Typewriting, 5 in Accounts, 3 in Commercial Law, 4 in Business Methods and 6 elective points in commercial subjects. One-fourth of the total number of credits required for a degree may be earned in Shorthand and Typewriting.

Both Gregg and Ben Pitman shorthand are taught. The main system for the regular year is Ben Pitman.

The Carnegie Institute of Technology has a special school, the Margaret Morrison Carnegie School, which "devotes itself to the education and training of women only, not only for the home but also along specific technical lines. Among other curricula offered, a special course in secretarial studies is given in which eleven credits in Shorthand and six in Typewriting are required. Of the eleven credits listed for Shorthand, three are given for a semester's work in "Professional Dictation," for the purpose of widening the student's shorthand vocabulary. The main object of the course is to train expert office assistants, secretaries to persons engaged in educational, social, mercantile, literary work, and teachers of commercial subjects. The degree Bachelor of Science in Secretarial Studies is conferred upon those successfully completing the work.

Temple University, Philadelphia, offers College courses in Business including the four-year College Secretarial Course, leading to the Bachelor of Science in Commerce. In this course five hours a week throughout the second, third, and fourth years are devoted to Shorthand and an equal amount of time is given to Typewriting. Judging from the catalogue, about 30 semester credits out of 124 may be made in Shorthand and Typewriting.

Ben Pitman system is the basis for all instruction.

Ohio University, Athens, Ohio, includes in its organization a School of Commerce, which offers a degree-course for teachers of commercial science. One hundred and twenty semester credits are required for graduation. Not more than 15 out of the 120 credits can be given for Typewriting and Shorthand.

The University of North Dakota schedules courses in Stenography in connection with the curricula of the College of Liberal Arts and the School of Education. Only 8 credits out of 125 may be taken in Shorthand and Typewriting.

The University of California, Berkeley, Cal., lists two courses in Stenography and Typewriting. Six credits out of the 128 required for graduation are allowed in Shorthand and Typewriting.

Louisiana State University, Baton Rouge, La., maintains a Department of Commerce in the College of Arts and Sciences. Stenography and Typewriting are not required for graduation in the Commercial Department. Ten semester credits are allowed in Shorthand and Typewriting.

The University of Pittsburgh, Pittsburgh, Pa., offers a course in "Methods of Teaching Commercial Subjects," and a second one on "The Elements of Stenography," in connection with the work of the School of Education. Three credits in Stenography being counted towards the degree Bachelor of Science or Bachelor of Arts. However, four credits may be earned on Saturdays throughout the academic year for the same work. On hundred and twenty-eight credits

are required for graduation. The Gregg Manual is used as the basis of the text-book work.

The New York State College for Teachers, Albany, N. Y., schedules two courses in Shorthand. The first carries three points for graduation while the second carries two.

The Registrar of Adelphi College, Brooklyn, N. Y., writes:

"We allow two points of credit (toward 120 required for a bachelor's degree) for a year's work in the Methods of Teaching Stenography. This course is given in our extension work under the department of education."

New York University offers courses in Shorthand both in its School of Commerce and in its "Washington Square College." The College requires 125 points for the baccalaureate degree. The following courses are listed: Stenography (Isaac Pitman) 1 point, Stenography (Gregg) 4 points, Methods of Teaching Stenography and Typewriting 2 points, and two points each for the teaching of each of Gregg and Isaac Pitman Stenography.

Columbia University in its announcement covering "Extension Teaching" lists no fewer than sixteen different courses in Stenography and Typewriting. None of these courses in Stenography count toward the baccalaureate degree.

Syracuse University offers courses in Shorthand only in the Summer School. The work does not count toward a baccalaureate degree.

Valparaiso University offers courses in Shorthand but does not give collegiate credit for it.

Among institutions which offer shorthand in special non-collegiate commercial department may be mentioned: Upsala College, Kenilworth, N. J., Susquehanna University, Selinsgrove, Pa.; Bridgewater College, Bridgewater, Va.; Roanoke College, Salem, Va., and many others.

HOW BUSINESS EDUCATION SHOULD FUNCTION IN EVERYDAY LIFE

Mrs. W. M. Greenwood, Valley City, N. D.

Mr. Chairman, Ladies and Gentlemen:

To attend a great gathering like this of noted educators all striving to elevate themselves and their profession is a privilege which I greatly appreciate. If I can, in any small measure, add to the interest of the occasion by any helpful suggestion, it will be a great pleasure to do so.

If I have been successful in any degree in compelling the functioning of business training in the every day life of my students, it is the result of eternal vigilance, constant watchfulness, and a spirit of most kindly co-operation on the part of students and their parents.

Customs have changed, business practices have been evolved and developed beyond all metes and bounds of earlier days. But ever, through all changing time, ideals and principles and true character remain the same,

and character is what must precede all superficial attainments. Business of today is a vast, complex credit system. Credit, in all its interrelations, rests on man's inherent faith in his fellowmen. Faith must rest on a sensible foundation of belief in the integrity of those with whom we deal. And integrity is but another name for character. To my mind it is manifest that those who in a few years shall transact the business of the nation must be trained in the way of upright and honorable citizenship. To do otherwise would be economic suicide. If, even in part, the teacher makes the school, it is not self-evident that he or she must in large measure represent the ideals toward which the students are urged to aspire?

It is my firm belief that an essential part of the training of the commercial teacher should consist of actual business experience. His personal experiences will prove an impetus to the students; he will meet them on common ground, and yet guide them aright. I believe most heartily in the value of the companionable teacher, comradeship and dignity are not antagonistic. Dare we ignore the balance prescription: "Eight hours for work, eight hours for sleep and eight hours for what you will?" Fellow teachers, your students are going to have their so-called "good times"; it is your duty to so supervise those "good times" that all unconsciously they will be kept under your influence.

In these days how dare anyone assume to teach business subjects without the understanding of the psychology of business? According to the new psychology education is only worth while which eventually enriches the community with a high type of service. Can we so direct the work in every class we teach as to bring about this result?

While teaching the principles of shorthand I emphasize the value of good business-like habits from the first, the use of proper material and the correct handling of the same, thorough preparation and enthusiasm for efficiency. Repeat, reiterate, review and encourage seem to be the best watchwords. Often I place some good article or quotation on the board. The dictation material should cover a scope as wide as practicable. Anything which gives good material for vocabulary building, which enlightens the mind, which keeps the student in touch with live topics. It is the "all-aroundness" of education which counts in business.

My course in commercial correspondence includes the usual technicalities of letter-writing much of business ethics and instruction in general business training. Local names are used in almost every exercise. Each day the students know they may expect some phase of their home or community life to function in the general principle learned from the text.

Commercial law is surely one of the best means of teaching right living, justice, moral as well as legal obliga-

tions and a fine regard for the rights of others.

Keeping ever in mind the thought that whatsoever the student learns should function in his daily life, I prepared my own course in Office Practice for our school. This course emphasizes the home interests and gives them an insight into commercial life while adding dignity, prestige, and interest to rural activities. A co-partnership is formed. The business increases, and traveling salesmen are engaged, legal difficulties arise and all the preliminary steps of a law suit are carried out, civic duties demand attention and in every possible way the student does daily the many tasks he will have to do in any position.

ADVANTAGES OF A TEACHER'S BEING A PRACTICAL WRITER

Hermann F. Post, Chicago

Mr. President and Friends:

Every battle ship, every skyscraper, typewriter, or statue, in fact every material result must first have its inception in the mind of man; and, in the same way, in order to obtain successful results in teaching shorthand, the teacher must have in his own mind a picture of the work he is to do. Men are paid in every line of work for the degree of dependability they have. It does not take very much dependability or education to wave a red flag and signal people away in case of danger.

The earning power or ability of a man that plans a railroad system is infinitely more than the class above mentioned, and he earns infinitely more. A stenographer is paid because he is dependable in the regular course of business and in emergencies; he is paid also for what he can do. And the more dependable he is the more money he is going to get.

You, as teachers, out of the material you have to work with, are trying to make the students be the most dependable, as well as expert stenographers, that is possible. Of course, you cannot make experts out of every one.

Why is it that there are so many mediocre stenographers, and so few experts, proportionately speaking? In order to secure a position in a high school, teaching history, of geometry, or any subject like that, the teacher must be far in advance of the student, or he cannot even get the position. Now, in teaching shorthand, why should not the teacher also be an expert? In other words, he or she must have a reserve knowledge, and because of that reserve knowledge the teacher can teach the subject very much better.

The shorthand teacher that can do what he teaches has the added respect of his pupils, and they work a great deal more earnestly because the teacher knows his business.

To secure a position in the high schools, I understand that the requirement in nine out of ten high schools

is that the teacher have an academic training. Which teacher is going to get the best results, the college trained teacher without a practical knowledge of shorthand, or the teacher with good foundational educational work who has learned in the school of experience and can do what he teaches?

Which teacher is going to do the better work, the one that can demonstrate by his own ability and the fact that he has been through the experience himself, or the one who has been through the college and secured the theoretical training there?

A college graduate comes at things more deliberately; when writing shorthand the thing to be considered most is the alertness of a newsboy; that the training a newsboy had in selling papers on the street would be of more value to him than the fact he had been through college. Theoretically, the high school teacher that could do the best work would be the college graduate that had the practical experience.

Is it worth while for a teacher to become a practical writer? I think it is. This summer Mr. Magoon spent a couple of weeks in the Chicago courts, with his note book and pen, getting first hand experience.

How many teachers have even been in court? It was suggested to me this noon that a teacher should prepare himself to handle reporting or become expert in his work, so that he can go to the business college man and say "I can do reporting. Whenever you want any addresses or lectures reported, or things like that, I can go out and handle them for you." Because of this ability you will be worth that much more from an advertising standpoint.

No matter in what line of work you are, if you have an expert knowledge of shorthand, you are going to be worth a great deal more than if you have not.

So, in closing, I want to suggest that, in order to best prepare your students, that you be a leader, a moulder of young people, that you be a way shower, and not simply a preacher.

Thursday, December 30, 9:30 A. M.

DEVELOPING TYPISTS

Mrs. L. Mae Smith, Chicago

In starting a class of beginners, I give them a little general information regarding touch typewriting, telling them what it is, the benefits to be derived from it, and the necessity of concentrating their minds on the work, in order to form correct habits.

In the first lesson instructions are given as to the proper insertion of the paper, parts of the machine which will be used in the first few lessons, as the paper guide, twirler, paper clips, carriage spacer, etc.; next the proper position at the machine, including position of body and arms. Then I illustrate, slowly and repeatedly, proper hand position, proper action for hands, fingers and wrists, explaining why he must follow and how essential

this will be in all of his work. Then, after placing fingers in the correct hand position, let him strike the keys as you name them, following the outlines of the first lesson in the text, giving him plenty of time.

Evenness of touch is very essential from the beginning, and one method that I find is helpful in getting this is to tell the student to listen to the stroke against the platen as he writes, although a great many students can progress more rapidly by my sitting down at the machine and writing for them.

Instructions are given at the beginning of each lesson, until the keyboard has been covered.

After covering the keyboard as far as the alphabet, alphabetical rhythm drills are started — our typewriting periods are 1 hour 45 minutes for all students that are not in dictation classes in shorthand. Of this time 15 minutes are devoted to rhythm drills, three days in the week. All classes that are in the room, whether advanced or not, take the same drill.

The method in handling this is to count by tapping at first, repeating the letters as I tap them; as they grow rapid I keep time by tapping only. During the first two weeks of the drill work I pass through the room collecting the papers, and when I come to a student who I think needs more practice I assign the alphabet to be written perfectly fifty times, and put on my desk before going any further with his work that day; and so on over the room. The classes are brought up to 53 strokes in 16 seconds, that is about as fast as one can tap evenly. A large number in my classes can write the alphabet fourteen times a minute after six weeks' work in theory. A young lady who had had only three weeks of theory work wrote the alphabet eleven times a minute, perfectly, in a three minute test.

Alphabetical Rhythm Drills will be found helpful as to touch, accuracy, speed in fingering, speed in returning carriage, and, last but not least, concentration.

The theory work takes from two and one-half to three months.

The right kind of speed is brain speed. The steady going typist, whose brain and fingers work in conjunction, is the one who wins, but the product of the frantic, thoughtless rusher is nothing.

Writing the same letter many times to gain speed ranks in value with re-writing alphabetical sentences. They enable the student to experience the pleasure of continuous, unhalting typewriting.

I make a practice of giving the class a ten minute copying test twice a week, using for copy the printed matter which is furnished by the Remington and Underwood companies.

Right here I might say I have supervision over the students' typewriting work from the time they enter the shorthand department until they finish their course.

EXCERPTS FROM THE DISCUSSION OF ENGLISH

By Miss Van Sant

English is the coin of the realm, and every student who goes through our hands and receives dictation from our lips, transcribes it on his typewriter, and brings it to us for correction, is inevitably getting an education in English. This is the only kind of English that I know how to teach.

I teach something of a vocabulary along with the shorthand instruction because when I dictate things to my students I like to have them know what it means so I explain what it means, or if none of us know, teachers, and all, then we appoint a committee to find out what this letter means. Some one has a brother, or a father, working in a railroad office; very well, he takes this letter to him and finds out what it means—tells us the next day what all these things mean about rates—the things we don't understand. In that way, we do some vocabulary building. In connection with the spelling work some vocabulary work is done, and I presume all this is in the teaching of English, but it is not truly the English class.

One other idea I use in trying to teach English is presenting to my students only good English. Unfortunately, the material which comes to our hands as teachers is badly selected, a great deal of it needs revision, and I try never to go before a class with a bundle of letters or other dictation matter without first reading it over and revising the English, making it good English, making it sensible English, and making it direct English.

Business is itself a great education. There isn't a teacher here probably who has been in the teaching work long enough to see the development of her product, who can not tell of instances where the stupid boy or girl has made brilliant business men or women. I can look back over my teaching career and think about the little Miss Nelson who was so nearly a failure as a student that it seemed to us she never would make a stenographer, even of the lowest type, and when she dropped out of the school we presumed that her own good judgment, if she had any, and the judgment of her parents would consign her to a place in somebody's kitchen or behind the counter, and then one day five years later we got a telephone message, "Send us a stenographer; if you have another one like Miss Nelson, we want her. She has been with us for the past four years and she is by all odds the finest stenographer we ever had in our office." And my father said, "Unfortunately we haven't another one like Miss Nelson."

I think of another boy who came from the wilds of Kansas and after about eight months — not eight months but five and one-half in the school and two and one-half in an office—came up one day and said: "If anybody had told me eight

months ago when I was down in Kansas getting up at four o'clock in the morning and carrying swill to the pigs, that eight months later I would be a stenographer for the general manager for one of the largest railroads on the continent, I should have told him he lied. When I came to your school, all the punctuation marks I knew were the period and the comma. I didn't even know the rest of them, and here I am now doing work of this kind." Not that I had taught him so much, but he was keen to learn, he had taught himself and business had taught him what I had not been able to teach him, and so by precept and example, by methods direct and indirect, we bring the young people that come to us up to a working knowledge of the tools which they possess.

I know there are many of us teachers who wanted to hear a talk today on direct methods of teaching English, and I am sorry I cannot give you that kind of talk.

Remarks by Sherman Cody

I have been carrying on some experiments for the last two or three years that are beginning to get to a point where I can see what might be done, and the conclusion that I have come to I am going to tell you right off at the beginning, so you will know what I am driving at. It is this:

Commercial teachers have no business to be teaching elementary English in commercial schools or commercial classes. They ought to be teaching salesmanship and advertising, and those forms of practical English expression that appeal to the making of the boy and that really mean something. They are spending their time on elementary spelling—very elementary spelling, elementary punctuation—very elementary punctuation, elementary grammar, so elementary that it is hard to believe that it has to be taught to anybody that should take a commercial course.

The time in a commercial school is limited. I want to see advertising and salesmanship in every school in the country but I have been told a good many times—and I have come to the conclusion that it is right—that the time is limited; the persons who go through have set their minds on getting a certain practical result in a certain time, and the first thing that has to be done before you can teach advertising and salesmanship is to get a drill in elementary English. Now that ought not to be, I believe, and I am wondering whether you will agree with me or not.

I believe that if we set ourselves to do it, we can unload that elementary work on to the grammar schools and get it done. Of course, that is a dream that we have all had, and most of us have said it is an impossibility. Well, the result of my experiments has brought me to the conclusion that you can do it, and I want to tell you in just a few words how I believe it can be done.

We know that the boy or girl who comes from the grammar school

doesn't know any grammar. I wonder if we know how little grammar he knows, how absolutely no grammar he knows. I have been working on ability tests, tests for the purpose of measuring first the elementary education that is absolutely indispensable to any work in the business office and that plus an elementary test on grammar, with twenty problems like this: Would you say, "I have went to school," or "I have gone to school?" Would you say, "I have did it already," or "I have done it already," or "I did it already?" Now those are just simple questions—so elementary, so fundamental that every person who comes from a cultivated home should be able to answer them even if he has never studied grammar in his life.

One hundred boys from the Chicago grammar schools who went to the Sears-Roebuck Y. M. C. A. to enter a prize contest for scholarships in a commercial school took that test, and what grade do you think they made on it? They didn't know one thing about the subject. Fifty per cent. is the minimum. This average was 58.28 per cent., or if you put that on a scale of 100, they knew 16 per cent. of grammar.

A simple spelling test was given them. The kind of test words used in all business letters, common ordinary words taken from letters—542 words, which constitute seven-eighths of all the words used in two thousand letters examined. Any boy should spell 90 per cent. of those words. These hundred boys averaged 85 per cent. Now if 85 per cent. is the average you can imagine what some of them did.

Last year I was fortunate enough to have charge of some boys in the 7th and 8th grades as well as in the high schools, and I undertook to teach this most elementary English to all of them from the beginning to the end. I found out that boys in the 7th and 8th grades can learn elementary English more easily than they can in the high school. Why? The explanation is very simple. In the high school, they have got the wrong thing driven into their mind so deeply that it takes a lot of work to get it out. It takes time to get it out and then time to put the right thing in, and getting the wrong thing out is the biggest end of the problem. The 7th and 8th grade boys haven't got those wrong things so far into their minds that it takes so long to get them out.

As I said, I have come to the conclusion that since this work can be done more easily in the grammar school than it can in the high school or in a private commercial school, and as we need that time in the commercial courses to teach advertising and salesmanship and some other important things—but those especially, and as that is the kind of English that we ought to be teaching there, we want to make the grammar schools do the work that they can do better than we can.

STENOTYPE REPORT

(Continued from page 59)

to find even a semblance of the name or any remnant of the bodies I have referred to.

Mr. Porter, Jamestown, N. Y.

My relations with the Stenotype Company have been most pleasant in every respect and it is a pleasure to stand here tonight and say my relations with the people of the Stenotype Company, have been a clean record all the way through, leaving most pleasant recollections.

History seems to be the subject of the interesting speaker preceding me and we are all aware of great changes that have taken place. Our honored friends here tonight have a clearer idea and a greater realization of what these changes meant. If we are favored with years as they have been, we shall look back and recall Stenotypy as one of the potent factors in our earlier days, having wrought vast revelations in Commercial Education. There will be further progress in the development of this machine. Wonderful progress has already been made and when we recall the sentiment and the spirit in which these changes have been and are being made, we cannot help putting our shoulders to the wheel and doing our part. I am sure that no matter what our experience may be in years to come, we shall always be glad that we were associated with the Stenotype Company and the "Bowen Brothers."

J. W. Fish, Chicago, Ill.

"Live Wires," ladies and gentlemen, would be an appropriate subject, it seems to me for this occasion. The term, "Live Wires" has become synonymous with the words Stenotype, Stenopy and Stenotypists. The words "Live Wire" have heretofore meant danger, but there must be civilizing influence in everything, and there came into our midst an organization which has but a new meaning, one that is full of pep, into these words. This influence is contagious, it has spread throughout the length and breadth of the land—it radiated North, South, East and West. Last year when I was elected as head of this association my first congratulation came from R. M.; a few days later I received a letter from the President of the Stenotype section, Mr. Rasmussen; and I have received voluntary offers from Stenotype boosters all along the way. This machine is making Live Wires of us all! School men, teachers, students, graduates, and it is being passed until its effect is being felt upon the business man. I am sure it is a pleasure for me and for us all to be associated here this evening with a bunch of "Live Wires," including the liveliest of live wires, Mr. R. M. and Mr. J. M.

Abridged Report of the National Penmanship Teachers' Association

Chicago, December 27, 28, 29, 30, 1915

V. E. MADRAY, President

Edited from Verbatim Report by the Stenotype Company

Penmanship Officers, 1915

Pres., V. E. Madray, Philadelphia.
V. Pres., G. A. Race, Bay City, Mich.
Sec., O. L. Rogers, Ft. Wayne, Ind.

Officers for 1916:

Pres., G. A. Race, Bay City, Mich.
V. Pres., J. A. Stryker, Kearney, Nebr.
Sec., S. E. Leslie, Pittsburgh.

THE PRESIDENT'S GREETING

Ladies and Gentlemen, Fellow Teachers: It gives me great pleasure to welcome you to the nineteenth annual meeting of the National Penmanship Teachers' Association. I want to extend to you a fraternal welcome, and I hope that the glad hand of fellowship and good will may be a special feature of this meeting so that great good may be accomplished.

I desire to call your attention to the question of broader training or a better preparation for teachers of penmanship. No effort has been made by this association to keep the penmanship teachers who are at work up with the general advancement of education, or even raise the standard for those entering the profession.

Professor Haunias says, "The aim of commercial education is to awake a profound interest in business, to train youth to appreciation of the functions of business and business practices, to inform him as to the history of industry and trade, to awaken interest in its future, to train him to keep his eye open to business possibilities; to inspire him with hearty responsibility for business in all of its branches, to inspire him to become a successful business man and a useful one as well; to beget in man a public spirit; to excite an interest in the highest walks of society; in a word to become a public spirited, intelligent, well educated successful man of affairs." It seems to me that this is the great aim of all education.

The penmanship teacher should read the articles in the best magazines relating to commerce, finance and industry, as an aid in English and also to learn more about business.

For further reading I would suggest a little Bulletin published by the United States Bureau of Education entitled "A Teacher's Professional Library." It contains a classified list of one hundred titles. Another medium that has been a great help to me is the correspondence schools. To those who feel the need of stimulation and instruction, they may serve a useful purpose.

I have talked with various penmen and a few of them claim they do not have time to read at all, while others say they read but that it is haphazard and not according to any systematic course of study. In checking up the work done for credit at various institution of learning so that it may count towards a degree, they learn that such

subjects as they have studied are not according to any selected course of reading or study; and that it has been made more emphatic that study according to some systematic outline is the only one worth while. Penmen have had a tendency to accept only such studies as appealed to their likes, and it is very evident that the penmanship teacher will have to give and take in this adjustment that is sure to come.

The training of our teachers has to a great extent been theoretical, but the training of a penmanship teacher must at least be practical. More emphasis placed on the real needs of those being educated, better appreciation of their own interest on the part of prospective teachers, and a correction of the false notion of the dignity and importance of the subject of penmanship; these and other influences are sure to operate in changing present conditions.

In many places teachers of penmanship must be able to teach any of the commercial subjects in order to be eligible to a position with certain schools. The demand for the old time teacher of penmanship and nothing else, is passing very rapidly, and to secure a situation of any importance he must be able to fit in any position with harmony. Of course in the matter of supervising where it calls for a broader training than that of the ordinary teacher of penmanship, we find it quite different. To be an efficient supervisor, one must read and study all the time, because he is coming in contact with men and women of liberal training and broad experience.

Lurge that the intelligence of this association give to the question of broader training or a better preparation for teachers of penmanship, most serious consideration, and I ask for a committee of three to be appointed during the time of this convention, to serve for a period of two years, whose duty it shall be to confer with penmen, teachers of penmanship, teachers of commercial subjects, with Deans of the various schools of economics, accounts and finance, planning a course of study covering penmanship, engraving, drawing, designing, methods of teaching, supervising, psychology, commercial law, commerce, industry, finance, sociology, economics, and business organization and management, coupled with a clear understanding of the relation of technical subjects to the general science of

business. Such subjects would give a broader training and I believe they shall meet with the approval of all concerned.

I trust that this recommendation will be concurred in by the association, that we may go on record as being ready and willing to help raise the standard for teachers of penmanship. School men are demanding it and shall we still follow or are we ready and willing to take the lead? If such a plan is set in motion and has the backing of this association, it will put penmanship in the place where it will demand the respect of the followers of the traditional studies.

Discussion

Mr. Stryker: If we wanted to make our work count for something, we must definitely outline a course in penmanship and give the broadening subjects along with it, and give them a normal school diploma. If they don't do all the work, we give them a certificate recognizing the work along the lines they have done.

In this course, we require five semesters of penmanship with some outside practice, if at all possible. This will include two semesters of plain business writing, some special penmanship, and it will also include teaching penmanship in the normal school.

In that course, there will be one semester of psychology, one semester of theory of education, one semester of history of education as applied to this particular subject.

Mr. Zaner: This is a topic that comes home to me.

I should like to have a committee appointed which would take time enough to find out what the subjects are that should be taught. We are very anxious to discover just what the best subjects are, the ones that will be recognized most generally, in order that we may possibly gauge our work to meet those requirements.

Mr. Savage: It seems to me that while, of course, it is of importance that the teacher himself should be given credit for what training he has had in penmanship or specializing in his own subject, yet as it is with every other subject, it seems to me that one of the places where we as penmen ought to try to place our educators and those responsible for the training of the children, is the public schools, as our president has just said. I doubt if there are many public schools that allow credits to the children.

Mr. Davis: Referring to Mr. Savage's statement relative to giving pupils in the grades credit, it seems that it is largely a matter of educating the teacher. When the teacher is able to demonstrate practical writing, is able to write a practical hand himself, he would naturally require a higher standard than the teacher who is not able to demonstrate it.

MECHANICAL DEVICES

C. A. Faust, Chicago

Mr. Faust: Mr. Chairman, Ladies and Gentlemen, I have been trying for many years to get results in writing second to none, and to get them in the quickest possible time. If I could discover something that would save time in getting these results, I thought it would help others. Several years ago I invented the miograph. It was used largely in the parochial schools and very good results were obtained. I discovered that several of New York pupils would have to get a better position before they got to the pen and ink period, so I thought of a scheme to prevent the wrong position at the beginning.

I then invented the arrangement that goes on the pencil.

Now I understand that there are other appliances besides these that I have invented, and if they are better I will recommend them instead of mine. The first thing is to get the position, and I use a special paper so there will be no guess work. Then instead of telling the child to go two inches to the right or two inches up or down, I have the paper ruled in proper spaces of one and seven-eighths inches. I claim that when a child goes beyond two inches, he has forced the position, and that if the arm is not used for that distance, then he should move the arm. The third thing he will do is to get too far up or back, so instead of that I have him move the paper and I use the paper ruled in sections.

Miss Miller, the teacher of the Madison school, has followed out my plan to the letter in using the blackboard stencils, using the paper, the pencil blanks and the miograph, where the pupils needed help in getting correct position for pen and ink.

This little girl here, six years of age, will write for you, and you can see for yourself whether she uses muscular movement.

Miss Lucinda Miller, of Lake Country, and from a little rural school, is here and she will show you just how she used muscular movement. You say, "Suppose pupils get into the habit of using these stencils, can they then discard them?" I visited a school after they had been using that about two months. I said to Miss Miller, "Why do they use this miograph? Haven't they got their positions?" She said, "Well I guess so, but they have discarded their other holders. We found enough holders to supply the class, and they wrote along with the other holders just as well."

Mr. Faust: Now here is a class of thirty-eight pupils from five years up who are using the movement just the same as this little girl, and they do it day in and day out in all their work. Now if it can be done in two schools over in Lake County and a school in St. Charles where children in the first, second and third grades use it, it can be done anywhere.

Why do the pupils write on the side of the hand? To see their work. The

finger is so far down that they can't see their work. Why do they get clear down on the end of the pencil? Because they want to make a heavy line; then they can see. The farther down they get, the heavier the line. Now I have arranged so that when the finger is in the little cup, it is back the proper distance, and the moment they get the hand on the side, it throws the pencil off the paper.

Mr. Roush: About that stencil—are they to go to the board and make the oval inside that stencil?

Mr. Faust: No, they simply draw the outlines in that stencil; after they make the outlines, the teacher counts for them. They have two or three of these groups and the teacher counts for them first without the chalk—just using the finger.

Mr. Rogers: Mr. Faust, do these little girls use the same freedom in starting out with the work as you have outlined it with the ruled paper that they use now at their desks?

Mr. Faust: They must use the same freedom. If they get their hand over on the side, there is none of the finger motion. You can't make that pen go two spaces up or down using finger movement.

Tuesday, December 28, 1915

Meeting called to order at 9:45 by Mr. G. A. Race, vice-president.

Mr. Race: The first topic is, "Can a Teacher Teach Writing Without Training," by Mr. Frank E. Lakey, Ph. D., of the English High School, Boston, Mass.

Mr. Lakey: The kind of penmanship that interests me is not the flourishing writing. I attempt nothing but the plainest kind of business writing.

First, I insist on my pupils getting the movement, the next the form, and next the spacing.

Perhaps you remember that case at Louisville—a girl who had no fingers at all, just stubs, but who could write. I remember a man who had no arms at all—just stubs, but by crossing his arms in a certain way he could write, and I have said to my class, "If a man can write without any arms at all, for heaven's sake why can't you write?" I find that if they practice that kind of movement, fingers aren't necessary.

The second thing is to see a direct application. Forty per cent. of my boys are Jewish boys and they want to be shown.

My boys have to write under all conditions. There is no objection if a boy wants to make a P in a certain way, but don't get things mixed up, get it as simple and direct as possible. How would my coat look if one button was white? Get them all white or all black; get the uniformity.

Here is a hint that came to me from another teacher. I think it is really valuable. He had trouble in getting his pupils to work on small letters. So few make enough of the small letters you will find that with the exception of X, you can make up a whole alphabet of those strokes. Take a boy

who makes an A closed at the top and too broad in the middle; insist on getting the small letter written and from the small a you can write the small d, g and q, and with the u you can get an i and a j. It is surprising how soon it will work out if you can get a boy to see the relation that one letter bears to another.

What is the next thing? The loop letters. We have the loop letters below and above the line. What is the next? It is the top part of a word. Did you ever try to cover the lower half of the word and see that you can read just as well with half of it? But if you cover the top half and try to read the lower half, you can't read it as well, so I insist that the boys get their capitals and their loop letters looking well and the small letters are easy to get.

There are one or two more things that I want to bring up. I walk up and down the class, sit down with the boys and give them actual work—some of the boys can't get it at first. You know we have some pupils that are handicapped, some are eye-minded, some are ear-minded, and some hand-minded. Take a sheet of paper, fold it in four parts, and write a word of four letters—like "soon" or "over," and have it stretch out, and space it over that part of the paper. I find that it pulls my boys up remarkably fast in getting them down to the idea that if a word is to look well, every letter has to be distinct; if a sentence is to look well, every word has to be distinct.

Here is one thing I find the boys are interested in—the boys like it and it is very useful. I think we ought to put emphasis where there is the greatest need, so I have my boys take the city directory of Boston and find the letters used most frequently, the number of pages occupied by each letter. Some people practice to make a fine X and don't use it any more than they use Chinese. There are 120 pages of S's. What are the most frequently used letters? S, B and W. I happen to have three names and it is just as important that you write the F, E., as well as the L.

First, I give them the movement, second the form of the letters, and third the spacing so that every letter, every word, is distinct and yet the kind that a boy can write easy and best.

When the boy is interested what will he do? He will practice for himself, he will try for Palmer Method certificates—last year eighty-four of my boys got them. He will try for certificates of penmanship papers, but the thing that interests him most is to be able to show the penmanship of men who make good like Mr. Doner and Mr. Laird and Mr. Zaner, so when I get their letters, if there is nothing personal in them, I put them up in the book case and they have a chance to see them. They ask me, "Why did he make it this way or that way?" When you get the interest of a boy, he is sure to pull up. I thank you. (Applause.)

RESULTS IN PENMANSHIP

P. L. Greenwood

The next subject for this morning's program is, "How I Secure Results in Penmanship," by Mr. P. L. Greenwood, South High School, Minneapolis.

Penmanship is introduced the first year in our high school. Forty minutes is devoted to the subject each day, and pupils are required to prepare work outside the regular class period. Spelling is given in connection with it the second term. One credit is given for each term's work. We have seven classes at the present time and I am teaching five of them. Besides this I am teaching penmanship to the grade teachers afternoons, and the Y. M. C. A. two evenings each week.

When all programs are definitely settled we have the classes seated alphabetically. Pupils are then required to hand in specimens of their writing, which consists of capital and small letter alphabets, figures, etc. All specimens are criticised with red ink and a check mark is made under letters which are incorrect so far as style is concerned. They are then returned to the pupils who make a note of incorrect styles, after which they are filed away for future reference and comparison.

There should be a reason for teaching any particular style of letter. We teach correct styles indirectly, by keeping a set of capitals, small letters, and figures on the front blackboard. Pupils are required to make a set of each as soon as they enter the room. We have three reasons for doing this. Repeating this every day for a year should teach correct styles. Second, it gives the pupil something to do as soon as he enters the room, and third, it shows him his improvement. This work is filed away alphabetically.

A thorough explanation of the writing position and the writing machine is taken up early in the course. Individual help is given to pupils who do not get the correct position at once.

Our plan of securing order and attention may seem a little out of the ordinary. We tell our pupils they may do just as they please, but when people do as they please they must be careful not to break certain laws laid down by society. If they break these laws they must in some way pay for their mistakes. If they disturb their neighbors or disregard instructions, etc., in the penmanship class, we make a little mark in our roll book and send in our bill at the end of the month. This bill can be paid by writing five pages of spelling for each mark. We try to convince the pupils that self control is a very important thing, and urge them to keep their records clear.

This plan of discipline has the following advantages:

1. It teaches the pupil self-control.
2. Saves time for both teacher and pupil.
3. Develops the habit of attention.

4. Does away with the scolding, ill-teaching and imaginary grudges.

Teachers who cannot arouse enthusiasm among their pupils will not be very successful. One must constantly devise schemes to aid along this line.

We have a great many different kinds of contests. However, our regular monthly contest seems to produce the most satisfactory results. Once each month pupils hand in three pages. This work is judged very carefully and places are given from one down to the paper taking last place.

A number showing the pupil's position in the contest, is placed opposite his name. He can consult the roll book and learn if he is going backward or forward. We not only have a contest among the pupils in each class, but we have contests between classes. Wires are stretched across the side of the room for the papers of each class and the class winning first place has the top line, and second place has the second line, etc.

There is also a space to exhibit about 25 pages of special work. It is quite an honor to write a page good enough for this space. Pupils who do are excused from outside work three days. This makes them work hard to get out of work. This contest is open all the time. Any time a pupil can write a page good enough to replace any page that is up, we give them the three days off.

Pupils are also excused from outside work when they make a perfect letter during the class period. They will think they have perfect letters many times when they have not. I usually take a very sharp, hard lead pencil and correct the form of the letters.

This shows the pupil exactly where his mistakes are. The strong point in this scheme is the fact that pupils are trying on each attempt to make a perfect letter. It is also a great incentive to pupils who are poor writers and make a good letter only occasionally. I make it an object to look for work that can be praised. If you can make a pupil THINK he is improving he WILL improve because he will become interested and put more time on the subject. I have in mind a boy who had the honor of taking last place in the monthly contest. One day he made three letters that could hardly be criticised and I passed them around in the class and challenged any pupil to equal them. This boy became enthusiastic about writing and began to work, and was tenth from last place in the next monthly contest.

We have tried out another scheme which spurs on backward pupils. Any time a pupil brings in extra work we place an X opposite his name in the roll-book. If he brings in two extra pages we mark X2, if it is four pages X4, etc.

We try (and I believe we are quite successful most of the time) to make good writers of every pupil entering our classes. Our experience has been that pupils who are good in other subjects, ordinarily become good writers.

I believe it is impossible for a man to become skillful with his hands unless he is endowed with a good degree of mentality. Probably this statement will be disputed, because some people claim you can learn to write without brains, but I think you will find the really good workman along any line of work is endowed with brains.

Discussion

Mr. Whiteside: I don't know that this is especially in line with Mr. Greenwood's work, but it refers to a special case. In some of my classes I find it hard to get my students to think while they write. They are like a fellow shooting with a shotgun—they just shut their eyes and pull. They think the whole word at a time; they seem unable to think of a letter or a stroke at a time. I have one case that is very much that way now, a very peculiar case.

Sometimes, I will have the whole class take the word "one," and in order to get the full hand control—I can't follow them—I say, "We are not practicing writing but mental drill, drilling the hand and mind together." I say to them "Stop at the top of O, N, E, finish—O-N-E, finish," sometimes hesitating between each letter; but half of them finish before I say finish. Those of them that have no hand control can't stop that but will go on. I have tried that plan but it is hard to get them to think at all while writing the word. This boy is very anxious to learn and I believe he will overcome it. I would like to have some suggestions to help me out in this case and in others.

Mr. Savage: I'd like to speak of a scheme that I discovered just recently that strikes me as being especially good in connection with counting for words. I have had teachers by the score ask me what they could do when it comes to words. Should they count for them, and I tell them "No," because it takes longer to write the letters M and I, and you must of necessity vary your rhythm and in fact your count of rhythm.

Recently, however, when having one of my teachers conduct a class, I discovered her doing something which was a sort of an eye-opener to me. She was having the children practice the word "line" and she was counting for them in this way, "L-1-2-3-E-dot" instead of saying, "L-1-N-E" and giving the same time to each letter. The N requires an additional stroke. She counted for the N, but named the other letters like this — "L-1-1-2-E-dot."

Mr. Rogers: How much time is given for penmanship in the commercial department of the high schools? How many lessons per week, and is there credit given?

Mr. Greenwood: Five days per week, forty minutes per day, one credit given for each term—that is, in the commercial course and general course.

EDUCATIONAL QUALIFICATIONS

J. A. Stryker, Kearney, Neb.

Mr. Race: "What Are the Most Important Educational Qualifications of the Writing Teacher?" Mr. J. A. Stryker, Kearney, Neb., leads the discussion.

Mr. Stryker: Under my own topic there isn't so much to be said because I dare say we are practically all agreed on what the qualifications of a penmanship teacher should be. I believe that penmen have been rightfully criticised in the past because they have seemed to be people who specialized and became sort of fanatics or fans along the penmanship line. The word "fan" is merely an abbreviation of the word fanatic.

The time will soon come when a recognized penmanship teacher or supervisor will be required to have a college education, and I think it is a good thing. It will put the penmanship people and commercial people on a better standing; they will be more looked up to than they have been in the past. I remember one of my old professors—Prof. Savage knows this man as well—J. W. Lapan, of Omaha. I was taking work with him in 1906 and I was talking with him about the penmanship profession and he said, "Penmanship alone is a pretty small platform to dance your life out on," and I have thought of that considerably. According to the whole scheme whereby we learn penmanship and nothing else, he was right, but I believe the time is past when if we will take up penmanship from its broadest point, and look at it in all its aspects—look up the history and pedagogy of the subject, it is not a small platform to dance your life out on. In fact, it is one of the broadest you can get.

Some of the things a penmanship teacher should know—I haven't tried to specify all the things, but a few of the most important things that a penmanship teacher should know. It goes without saying that he should know penmanship; that is the one thing he is supposed to do, he should know penmanship.

What else should he know? I believe in order to stand before a class and talk intelligently to a class, the penmanship teacher should first of all become a master of English.

I have mentioned the fact that we should study the psychology and pedagogy of the subject of penmanship, but we should study psychology and pedagogy in general so that we may understand people with whom we work. We should make a study of the child. We should also study the history of education, as well as of the subject that we teach.

Sometimes we say we just don't have time to study. We teach all day and we don't have the mental or physical energy to do anything further, but I believe that by reading even one hour a day—studying along some particular line, we would soon lead ourselves to the degree or goal which we so much desire.

Mr. Robert Spencer: I regret that I have not had the opportunity to listen to all this gentleman's remarks, as I came in late. I was very strongly impressed with the view which he takes of this subject. It is comprehensive and life is made up of our relations—which are chiefly social; that is, our relations to other human beings and there relations to us.

Mirabeau, the French philosopher and statesman, truly said that the two greatest inventions of the human mind are writing and money. The common language of intelligence and the common language of interest. Those combine all there is of life. What we think and are, and the ability to take care of ourselves and earn a living, which latter point was emphasized by this gentleman very properly as being the first duty of every human being. We measure his character and efficiency by his ability to earn a living.

My father was more than a penman, he was a man. And his relation to this subject was perhaps the most important in the history of the progress of the art. To be under his instruction with these broad and comprehensive ideas that this gentleman has expressed so well with the inspiration of his spirit and soul, was like a liberal education. It introduced his pupils to life and led them to know the world. You will find his thought and his sentiment very beautifully expressed in his "Ode to Writing."

Blest be "The Art" that kindly flings
The voice of love through space
and time.

Gives friendship's offerings tireless
wings

To wait their gems from clime to
clime.

By it, through history's fadeless page,
The virtuous and heroic name,
In living lines from age to age
Burns o'er our path in beacon
flame.

I will beg leave to leave in the hands of the chairman a few copies of printed matter containing my father's portrait, a view of the log cabin from which he disseminated his penmanship, views of his grave and his monument, and his tribute to my mother—for distribution to you.

Wednesday Morning, Dec. 29, 1915

THE AIR BRUSH

C. A. Faust

Mr. Faust: Mr. Chairman. Last year you will remember that you saw a large bulletin board and signs over the different doors that were made with the air brush. I took considerable time in getting them up, and many people spoke about them and the method in which they were made, and asked if the work couldn't some time be demonstrated.

This morning we have the pleasure of seeing Mr. Price, one of our best artists, demonstrate.

Now in order to save time we place the stencil letters on the stencil and cut them out. Place them upon your card and spray in the letters, then remove your tacks and slip down just about an eighth or a quarter of an inch and leave just the edge of the letter above it open so you can run it backward and forward and you will get your shading.

If the penmen will try the air brush they will save a lot of time in making up their engrossing.

It seems to me that every penman should be able to teach show card writing. You will find nothing better than the air brush to make that course complete. You can get them all the way from \$7.00 up to \$28.00.

Small work is done partially with the stencil and partially free hand.

Mr. Whiteside, Tyler, Texas: We have put in a simple course in our school, enabling the student to make neat show card, work and price tickets and fill in the high school diplomas, etc.

Mr. Faust: You can find in the stores, designs and advertisements that you can use.

Where a class of at least 40 is organized, within a reasonable distance, I give a course of six lessons, after school, free of charge. Pupils pay for materials, books, pen and practice paper which would not exceed over \$1.50.

Wednesday Afternoon Session.

WRITING TO MUSIC

Miss E. B. Dearborn, Red Bank, N. J.

Miss E. B. Dearborn: Mr. President and fellow teachers: I haven't come before you today to offer for your consideration anything new in the way of a penmanship system. We have some wonderfully fine ones now. I dare venture that we, as teachers, would be pre-eminently proud, yes, even content, if our students could all execute with ease and rapidity the graceful curves of the Zaner, the Mills, or the Palmer system. But how we may realize such an ambition with the minimum time and energy, is the question I should like to consider with you for a moment.

After the form of a letter is taught, and the mind is made to see it correctly, the next thing is to establish a co-ordination of mind and hand. In other words, we should automatize this motor and mental association. This necessitates an infinite amount of drill or practice.

Our next problem is how to get all this necessary practice work done without making penmanship tedious. The adaptable student falls into the idea easily and naturally. He likes to turn out page after page of conspicuously improved work. But the fellow whose progress is very slow frequently gets discouraged, and when he enters your class-room, you miss the animated expression from his face that betokens anticipated pleasure in the work he is about to undertake. You can smile at him, but you mustn't

look for any answering smile, for he will tell you quite frankly that he can't write, he never could write, and he doesn't like penmanship anyhow.

Now this is where the real test of the teacher comes in. If you can get that fellow interested, you have accomplished your mission. If you lose him, you have lost an opportunity.

Every mental concept has its corresponding bodily activity. The hand can be educated only through the mind, and consequently the mind must assume a less rigid attitude toward its task if grace and ease and fluency of motion are to be obtained.

To be a successful penman a student must be intensely interested in the subject, and closely related to interest is attention. Attention may be either spontaneous or forced, but spontaneous attention is much more effective than forced attention and is, in fact, the basis of economical learning. Spontaneous attention may be either instinctive or habitual. Fear of sarcasm or ridicule may be among the reasons for spontaneous instinctive attention; but the spontaneous habitual attention of the student is what the teacher should aim to cultivate, and I know of nothing that will create more interest or call forth more spontaneous attention than music. Acts repeated make habits, and when these acts of spontaneity are repeated day after day, they are bound to form habits which will have a beneficial influence in shaping the character.

I ask you, doesn't an inspiring march relieve you of a sense of fatigue? And in just the same way won't the soothing strains of a waltz relax those rigid muscles, and produce almost instantly a harmony in both mind and body as nothing else will?

You may ask to what extent would I use music in penmanship. Only to the extent of forming right habits of motor control, and then occasionally to vary the monotony of practice.

And then I should like to ask if you know of any subject in which the students feed on the energy and enthusiasm of the teacher as much as they do in penmanship? And when the teacher's energy fails, and a teacher is only human, and he can no longer keep up the enthusiasm of his class by counting, music will step in and relieve the situation for both teacher and student, to the end that the teacher's energy may be conserved for effective presentation, rather than directing practice work.

These young people I have here have had no training as blackboard artists or professional penmen. In our school system we aim only for a good, practical, easy, business handwriting. Neither were these students chosen because they were the best or only penmen we have, but they will give you an average demonstration of the adaptability of music to certain exercises and letters, the continuity of motion and uniformity that can be established.

THE WRITING PROBLEM

H. A. Roush, Pittsburgh

Mr. Roush: Mr. President, Ladies and Gentlemen: Writing is difficult and it is unnatural. The characters used in writing, like drawing, do not resemble the objects which they represent, but are simply arbitrary lines.

Again, writing is the most roundabout way of trying to express thought that we have. The natural way for a child to write is for him to use his fingers.

Writing necessitates individual attention. It takes an individual adjustment first of the pen. It takes an individual copy for the pupil.

Pupils in grades in our schools are not there according to their ability as penmen, but according to their ability along other lines and we penmanship teachers and supervisors face that problem. They are in the second or third grade not because their penmanship was of a certain grade, not because their penmanship was a fifth grade penmanship, but because their English and arithmetic and other subjects put them in that grade and we have to conform to that and then teach them in that grade as fifth grade pupils.

I think writing ought to be a promotional subject in the grades. Let the pupils realize that writing is a promotional subject and they will give you better results.

I believe that enthusiasm is an important factor in teaching writing.

I believe in competition of the right kind. However, I believe in group competition and not in individual competition.

Mechanical conditions affect the teaching of writing. The teaching of writing is similar to the operation of a machine. We should understand that the conditions must be proper.

Speed has a great effect upon quality of work. Not only will you produce more work, but it is the quality of work that speed affects as well as the amount of work.

I believe firmly in the limitations of a child and in the application of the writing to the child in the different grades; that is the biggest topic that a supervisor has to think about. How shall I teach a child in the first grade, in the second and on up to the 8th. I believe—with the eminent psychologists of the day—Mary Thompson, Dr. Freeman of the University of Chicago, Col. Parker and many other men who are eminent along psychological lines—that the child is not able to write small with the arm movement or muscle movement as it is called. The children raise their arms during the first year, slide them during the second and rest them on the desk during the third.

Writing correlates with other subjects in the school curriculum. Hence the supervisor of writing ought to become thoroughly acquainted with all of the subjects that are taught in the grades.

There are movement enthusiasts, who teach nothing but movement. On the other hand we have some enthusiasts who believe in letting the dear little things alone; let them do as they please, and teach nothing. I think there should be system in all things and that there is a happy medium which we can find that every child can measure up to and that will still allow for any individuality that the child may have. Some say that the muscles are changing all of the time and that that prevents a fixed habit from being formed; that the child is growing—that child of today is not that of yesterday and, therefore, that the muscles are constantly changing. Some claim that the child grows by jerks, by leaps and bounds, as it were, not growing steadily and they still further try to depreciate the teaching of writing in the lower grades.

EFFICIENCY IN WRITING

V. M. Rubert, Evansville, Ind.

Mr. V. M. Rubert: Efficiency is the measure of desired result obtained as that result is compared with the elements of cost thereof.

Now what is the desired result in the writing class, and what are the elements of cost thereof, and how shall we compare them?

First, this: To teach the young man or young woman how to write well enough to meet the demands of business and of social life.

Fifty years ago, all correspondence was hand written,—all legal documents were written and recorded by hand, bookkeeping was all pen and ink work, and the preacher and the editor wrote their thoughts out in ink and half the time they couldn't read what they had thought to write.

Now, how is it? About 95 per cent of our letters are typewritten or multigraphed, our legal documents are written and recorded by machine, and our bookkeeping is largely a combination of typewriting, adding-machine work and modern filing and what writing IS done, is 90 per cent lead pencil notations.

What I want you, as teachers of writing, to get out of this paper, is this: that writing is not everything, that it is not what it once was, but that there are many other things that business needs as much as it needs good writing, things you and I can give to the students in our classes.

We must teach them to write well, it is true, but we must study how to do it with the greatest possible dispatch, how to eliminate every unnecessary expenditure of energy and time, and then with the time we have thus saved, to weave into the beautiful fabric of their lives those other things which this age of action and efficiency demands.

There is so much to be done, and the time is so short, don't you think you could get equally good results in your writing class with just one-half the time and effort you are now putting into it? Did you ever try it?

How can we put more action and speed into our writing classes? Many times a day I find it necessary to say, "Be quick." I make my replies in short, clear sentences, and I move rapidly. If a student fails to get the idea or keep pace in what I say again and again, "Be quick, think quickly, and if this is looked after properly, it brings marked results."

Children are as quick as kittens. How is it then that young men and women, many of them are slow. They acquire it somewhere, and I am wondering where.

I believe too, that we forget that thought is more important than the form of the letters which serve to convey that thought. We select our words and sentences because of the letters and letter combinations and not for the richness of the thought which that word or sentence may express, or suggest. If you look through the average book of copies you will find that half or three-fourths of the work is on empty words and groups of letters. Why not use words that break in upon the mind with rich and enabling thoughts,—thoughts that build up character and personality and tend to lift life up above the common and the wretched lot of the downward thinking man.

Efficiency then means this: that we must get the necessary results with the least expenditure of time and energy necessary and no opportunity for ennobling and quickening the lives of those who face us daily in our classes, should be neglected.

You and I can do what we are doing in about one-half of the time and with one-half of the effort. I tried this out some months ago. I cut down my copies from two pages to one page, and did away with the class hour drill, except the first ten minutes which is for movement drill. Following that, each man writes on his own separate copy. He has 100 copies to turn in. When that is done he is through writing, and can work at other things. I find the results are equally as good as before, and that we can accomplish things which had been crowded out for lack of time.

I intend to find out if possible just how much of time and effort is necessary to get the results wanted. Suppose we all try it, and when we return next year, I shall ask you, Are we efficient in our writing classes?"

PENDING PENMANSHIP PROBLEMS

By K. Van Ammerman, Indianapolis

Mr. Chairman and Fellow Teachers: I sent out a questionnaire to 21 teachers as to whether or not penmanship should be continued as a separate subject in the high schools, is of them connected with commercial work and three supervisors of writing.

The questions concerned, it seems to me ought to appeal more to teachers outside than to those connected with the supervising of penmanship,

because I believe there ought to be more co-operation. It is interesting to me to find that from 16 replies 12 maintained that penmanship should be continued in the high schools as a separate subject and four who say that it should not.

The first question, "Should penmanship be continued as a separate subject in the high school if it has been properly taught in the grades?" The second "If penmanship should be continued as a separate subject in the high school what would you suggest as to the nature of the work to be given?" The third, "If penmanship should not be continued as a separate subject in the high school, what plan would you suggest to encourage better writing throughout the high school course?"

A supervisor of writing answers: "Should a musician who desires to retain his skill, keep on playing? Is not singing kept up in high schools? There is the climax to previous training. Parents believe that it ought, and handwriting becomes fixed and permanent about the third year of high school."

A commercial department head says that "the time in the grades is too short to fix permanency of hand for commercial purposes, as the writing in high school is too much hurried. This scribbling for four years would tear down any hand, however good."

Another says, "I think it should be taught in high schools even if it has been properly taught in the grades."

Still another says, "I think it should not be continued in High School in case the subject is well taught and students show that they know something of movement penmanship." A man who was formerly in Huntington High School, but who is now engaged in business in Indianapolis, says, "School authorities make a great mistake if the penmanship work is not continued as a separate subject in the high school, because many pupils are not good or even fair penmen when entering High School. When the pupil enters high school he is still at an immature stage."

Another says, "It seems to me that they need the finishing touches in high schools. The majority of high school teachers are such miserably poor writers that it naturally creates a tendency for poor writing among students."

An answer from Gary reads: "Penmanship of a majority of high school students will deteriorate no matter how well taught in the grades. Good penmanship should be drilled in and the work will deteriorate because high school teachers do nothing to help their penmanship."

Mr. Lynn, of Bloomington High School, says that out of a total number of 30 high schools reports from Indiana, four offer it two semesters, five offer it one semester, and four only half semesters.

Dr. Judd, of Chicago, said that for a grade of work above 95 maintained by a pupil throughout his high school course, there should be given a half or a fourth of a credit which in four

years would give him an additional credit.

I am trying to arrange a course in penmanship for the high schools along with the first term bookkeeping in the last half of the sophomore work in a supplementary way. I see no reason why we can't teach writing in the grades and teach a pupil what Mr. Herrick calls a character hand, so that when the pupil came to the high school that should be a part of him to the extent that he will continue.

How much value do the high school teachers place on penmanship and the appearance of the work? About two weeks ago a Physics teacher in our high school brought to my desk a note book put up in a very attractive manner, and drawings were very neatly done. I have wondered whether or not that pupil's work throughout the grades in writing wasn't above the average. I wonder if our English teachers have a certain standard of writing that they require before they accept an English theme that is handed in? Whether our mathematics teachers have a certain standard for the work that is handed in to them in tests?

Now I believe that penmanship supervisors ought to know more about how the work is conducted in our high schools relative to the value that is put upon the penmanship side of the work, and I am quite willing to enlist my services in sending out questionnaires or do any research work that you shall ask me to do in our state or our city. I believe that not only the supervisors, but the teachers in all subjects in the school should be "persistent perpetuates of practical penmanship, patiently pushing a paying proposition." (Applause.)

Discussion

Mr. Race: Mrs. Reis and Freeman, of University of Chicago, and Dr. Ayres, of the research work, haven't found that home influence had any particular influence on the writing as a whole.

Our assistant superintendent says that when the child has gained control over the mechanics of writing, then he will proceed to do so and so. If you know of anybody in the sixth or seventh or eighth grade that have got complete control over the mechanics of writing, I wish you would testify to it.

Supervisors must have outlines for each grade, but I think it is a fact that the supervisors should go into the room and consult with the teacher, to assist her to so adjust her work as to produce better results.

I believe in teaching writing in high school. Some fool with it an hour now and then and it hinders the boys and girls from establishing any kind of a hand. Pupils don't work unless they get credit, and the majority won't work as well until you get up interest.

Mr. Ammerman: I would like to ask how the work is offered in the high schools and in what year and how it is arranged?

Mr. Greenwood: We offer the work in our high schools the first year, at the first term only. The second term it is connected with spelling. We only offer penmanship and give credit for it in the commercial course and what we call the general courses, but a great many pupils come from the other courses and take it as a special subject.

In Minneapolis a pupil who is a good writer may be in the third grade in other things but they pass him on to the fourth or fifth grade in writing. They do the same with the spelling.

Mr. Bachtenkircher: In LaFayette in some of the buildings we have one or two rooms for the "sub-normals." All that are back in various branches are put in there together, and as fast as they can do the work they are promoted, not only in penmanship, but in all the subjects.

What some teachers call individuality isn't anything more than peculiarity.

Mr. S. E. Leslie, Pittsburgh, Central High School: Penmanship is required in some of the high schools of all freshmen for one semester.

In other of the high schools it is required only of the commercial pupils for one year, and in some schools credit is given for writing the same as any other course. It ought to be required of every high school pupil if his writing is unreadable, as so many are.

I have very frequently had teachers come to me who are very poor writers themselves complaining about the writing of their pupils. We certainly ought to have co-operation of the English teachers who could bring pressure to bear on the pupils in essays and articles, and require that the writing be passed upon by the penmanship teacher.

Mr. Glausen, Omaha: Our writing gets better every year, and the last year has been the best. The work is getting more uniform in the grades.

In Central High School the writing is optional. We have given them one-half point for the work and in that case we have the ninth, tenth, eleventh and twelfth grade pupils all mixed. Many of the twelfth grade pupils inside of a year's time go out able to teach it.

I believe that even if they are pretty good writers when they come to high school that they ought to take writing at least one year. In the commercial high school where I have also three classes a day it is compulsory, and they are supposed to take writing the first year, the ninth grade, two semesters.

Mr. Keys, of Kankakee: We give one year of penmanship—two semesters. We are hoping that we can cut that down to one semester. We give two credits in the commercial course, optional in the other courses. I don't see that a boy necessarily needs to crowd out penmanship for manual training.

Mr. Madray: Mr. Chairman, I find that credit to a certain extent de-

pends upon the support and attitude of the principal of the high school. We must not forget that the elementary schools were first established and the university was established before our high schools were ever established. Some of our principals today are making music an intensive study and giving credit, and the university has accepted it, and I say the same thing in regard to penmanship. I think it should be taken up with the principal of the high school. Convince him that this subject is worthy of recognition.

Mr. Bachtenkircher, of LaFayette: I am somewhat in the position of the man who went around with his hand in a sling and met an inquisitive fellow who said, "Accident?" He said, "Yes." "Well," he said, "How did you do it?" He said, "trying to pat myself on the back." "Well, what for?" "Attending to my own business."

We have only one semester for penmanship and that is required in the commercial class, Freshman year.

Ninety-two per cent of the pupils think of credits. "I want to get thirty-two credits here. I will go into penmanship class because it is easy."

When I run up against such things I begin to give my think box two or three cranks to study out something to head that off. So I tell my boys and girls in the penmanship class: "Now there isn't anything in here that counts but a home run. You have got to come across the plate. Half way around doesn't count."

I do not send any report out as they do in other classes every six weeks, but I do tell the boy or girl if work is unsatisfactory, and I take pains to give him a slip with the date and time and I keep a duplicate.

Our term closes about the last Friday in January. I will say 75% of the class have completed the course that I started in September.

Here is my plan: I have a small book rules for the names and for the number of copies. I number the copies on up to as many as I have in the course. The pupil may practice as much as he or she pleases before handing in their best efforts for my inspection.

I use two marks: A cross for unsatisfactory and a check mark for satisfactory work made with a blue pencil between copies. I require them to leave a blank line for my check.

Mr. Race: Do they make these papers in recitation or outside?

Mr. Bachtenkircher: They do practically all of this work in class.

Mr. Race: You do it just like type-writing. When they complete a sheet without any errors, it is OK'd?

Mr. Bachtenkircher: On just the same plan.

Mr. Race: Some people have speed and freedom mixed. One thing that has given the penmanship teachers the black eye in the last five or six

years is the fact that university men have taken it upon themselves to investigate writing. In order that we may combat this thing and do it scientifically and from the psychological and pedagogical standpoint, we must enter this field of investigation so as to head off any such thing as Mr. Thorndyke has said is in the sixth grade or as his standard No. 12. We, as penmanship teachers, wouldn't have No. 12 on the Thorndyke scale in our primary. Are these investigators penmen? Have they ever taught a child to write? They are lopsided on psychology and pedagogy and we are lopsided on penmanship.

Mr. Savage: The trouble with the writing I believe is the thing which is in Mr. Zaner's paper, co-relation with other subjects. I had teachers come to me and say: "The system of writing that you are giving us here and the fact that you are insisting on the pupils using good movement and good position and putting into practice in writing their spelling and language, arithmetic, geography, and everything else may possibly be all right, but we doubt it and we are feeling pretty badly discouraged. Some of the best writers that we had in our classes are going all to pieces now. I told them to just keep hammering away and when spring came they said: "We feel much better." The pupils whose writing had gone to pieces are shaping up again now, and by application to the daily work, the pupil's time and the teacher's is being conserved because the pupils can do more with less effort and can devote more attention to the mental part of their work. I think that the trouble with our writing is not so much the way of presenting the subject that it is not co-related with other things. In Omaha we emphasize this, and the specimens of writing that are sent to me represent daily work such as language lessons and geography lessons—(Applause.)

Miss Leusch: I require teachers to hand me each week a set or two of papers that she has collected from her class during recitation. Pupils are not to know at any time that they are for me. It doesn't take but a minute or two to shuffle the papers and say "Mary, that isn't up to standard." I don't do any fighting, of course, but say "We'd better do this, hadn't we?"

At the beginning of each year our superintendent sends a notice to all parts of the city that all written work, spelling blanks, compositions, are to be laid upon the table so that anybody can come in and look over it. I know just where to go quietly into a room, and check up any of the composition work, spelling blanks, regular writing practice or any written work, and this last year I have been more than gratified by having teachers come to me and say, "I never thought we could bring up our writing notes, etc., as we have done." Nothing had been said; simply the teacher watching the work.



ACCOUNTANCY

WINFIELD WRIGHT, LL. B., C. P. A.
Philadelphia, Pa.

THE PERCENTAGE METHOD

In the instance of the two methods, above outlined (see November number, Chapter III), the time consumed is the basis of all operation and calculation. Here the rate to be followed is a percentage on the figure of cost of the Direct Labor necessary to complete the job. Now, in previous papers, we have



demonstrated that Expense figured on Direct Labor proves the most reliable.

The underlying principle noted here is that the production of each department should shoulder its own expense and also a pro rata share of the General Expense. For instance, the cost of the product from the, say Blacksmith Department, would be the total Productive Labor of the department, plus the Material used, plus the Operating Expense of the department, plus its share of the General Expense of the whole plant. Nothing remains, therefore, but to ascertain the relation between the Productive Labor and the two classes of Expense,—the Factory Overhead and the General Overhead—and then express same as so many per cent. There is no estimating at any point. Each department and process can have its own rate, based on its own actual conditions,—the figures of Productive or Direct Labor and the Expense being the respective factors in each separate case. Now in the Blacksmith Department, above referred to, let us say that the Operating Expense of this branch of the undertaking was one-fifth of the total paid out to productive laborers, during the last, say, six months. It is, surely, clear that to the Direct Labor cost of each job, 20% should be added to take care of Shop Expense, i. e., the Shop Expense should be split up and added to each job in direct proportion to the Productive, or Direct, Labor spent upon it.

This, we can readily see, would give us the Factory cost of a job done in the Blacksmith Department. To get the total cost (cost of the finished article) we would have to add on the General Overhead Expense at so many 100ths.

Critics say that the machine element is not taken into consideration here; that it does not matter whether the job is done upon an expensive machine where the renewal charges, wear and tear, etc., are heavy, or upon a cheaper machine where the up-keep depreciation, etc., is much less costly, owing to the smaller initial investment. Nothing could be further from the truth, for every possible charge against revenue is included and figured. Every possible

expense of each department is charged to the department affected, i. e., each department of a factory is required to shoulder, carry, or bear, every item of its own expenses. This surely would include depreciation, up-keep, etc., upon the machinery in the department in question.

The General Expense is handled identically, e. g., when the figure of General Expense is found to be, say, one-fourth of the total outlay in respect of Productive Labor in the plant, it is likewise immediately self-evident that 25% of the cost of the Productive Work on each job should be added on to Material and Direct Labor Costs to take care of, or to cover, General Expense.

Referring to our discussion under the heading of Manufacturing, Real, or True, Cost, Chapter 1, we will, using the same outline, show the Manufacturing Cost of a job completed in, say, the Blacksmith Department, on which the Productive, or Direct, Labor Cost is, let us say, \$200.00:

Direct Labor	\$200
Material	50
Factory Expense at 20% (Direct Labor) (\$200x 20%)	40
Factory Cost	\$330
General Expense at 25% (Direct Labor) (\$200x 25%)	50
Manufacturing Cost	\$380

This gives us some idea of the Percentage Method. Although criticised by some accountants, who have succeeded in locating a few minor flaws, it today stands first, however, in the estimation of our ablest authorities. It stands as the clearest, most sensible and best solution of the Expense Distribution problem. The manufacturer who is always willing to be swayed by results and sound argument, offers the following arguments in its favor:

(1) Any manufacturing plant can use it in all its departments, thereby insuring desirable uniformity. One method used throughout the plant is certainly better in every way than two, or more.

(2) The entire system is based on actual figures, which are easily taken off the regular books of account and which set forth illuminating facts.

(3) The fact that there is a total absence of estimating and guess-work, appeals to all practical manufacturers.

(4) The best way to judge of the future is to measure it by the demonstrated facts and averages of the past. A rate that has not wavered materially during the past six months is reasonably sure not to waver materially during the next month at least.

(5) This system actually distributes. Theory does not here prove unreliable and misleading in practice.

(6) If it is found that factory conditions are undergoing a change, the rate may be changed commensurately

to distribute the increased or decreased, figure of Expense.

(7) The Percentage Method materially lessens the work of the Cost Department. In the instances of the Laborer-Hour and Machine-Hour plans, two, or three, times as much work is required of the cost accountant. In the up-to-the-hour factory, where hundreds of job orders are daily handled, the Percentage Method is much appreciated.

(8) Percentage figuring can be done easily and rapidly. It often resolves itself into an instantaneous mental calculation. Were hours recorded, as they are in the other systems, along with their inevitable fractions, the work would certainly be more involved and consequently much more slowly turned off.

(9) It is based upon the Direct Labor cost—the most reliable element of cost to employ as a basis. Why? Because the figure of Expense generally fluctuates in direct proportion to the outlay in respect of Direct Labor. The Percentage Method with Direct Labor as the basis is, therefore, the most equitable.

(10) Having been endorsed by our foremost factory accountants and efficiency engineers, it is being installed as the most satisfactory scheme for distributing Expense, by the largest factory organizations.

(11) It brings the best results, being founded on hard-headed common sense and, being so simple, it requires the employment of the least machinery to operate. This applies to the small company as well as to the largest undertakings.

Wilkinsburg, Pa., Nov. 3, 1916.

Dear Mr. Zaner:

In the November issue of the Business Educator, I notice a request for names and addresses of firms giving commercial exhibits. This was under the heading of "Who's Who in Commercial Exhibits?"

Mr. E. E. Spanabel, Prin. of Coml. Dept., has a very large collection which represents several years' work. He has about one hundred and thirty names and addresses of firms in the United States and Canada who will send samples of their goods, merely for the asking. He can also furnish the names of firms who have Lantern Slides and Motion Pictures to loan to schools free of charge. His collection has been pronounced by many as the most thorough and extensive in the State. I am sure it will pay any one to write him concerning these exhibits, which information I am sure will be cheerfully given.

With best wishes, I am

Sincerely,

D. C. BEIGHLEY.

Ira L. Peck, who has been connected with Leech's Actual Business College, Greensburg, Pa., has been elected Principal of the Commercial Department in the Chambersburg, Pa., High School.



Making the Letter Head Make Money

LOUIS VICTOR EYTINGE

For a long time Mr. Eytinge's articles in various business and technical magazines have been considered the most authoritative ever written on the important subject of business correspondence. This present article is one of the best that has ever come from his pen. See the November number for the first installment.—Editor.

Selling is the same the world over, and human nature responds BETTER



when the reason of the MIND is supported by the appeal to the EYE also. Your business IS different—so is that of a bank, yet one bank I know, sent out a series of letters which showed the different activities of the bank

and the letterheads bore out the ideas. For instance, the letter which told of the vast number of depositors and the bank's growth, showed the inside of the banking building with a constant stream of depositors moving toward the tellers' windows. A second speaking of the safety of the bank, carried marginal photos of scenes in and around the steel vaults. Here was a banking house, as conservative as any, telling its story in picture and prose at the same time—selling service by creating impressions. How much better was it for this bank to educate its public into a better knowledge of the nature and functions of a bank (about which so many are ignorant) than to do as did one Boston bank, which sent out its letters on golden stationery, the inside being devoted to dull, drab, prosaic Panama Canal matter. What relation has Panama with banks and banking? Besides, the magazines have told Panama's story, but the story of the functions of a bank can never be too popular! One Los Angeles banker client sent out Easter letters on light green stationery—suggesting the green of growing Spring things—and at the top and bottom were recurring line drawings of rabbits, lilies and Easter eggs. Still, YOUR business is different!

Out in Colorado lives the world's pea king and he is most modest despite the fact that he cans more peas (and finer ones too) than any other packer. He will not allow his name to be signed to letters which touch in any way, upon the splendid part he played in the development of his wonderful business. So then, we had to create a trade character—a pea-imp, after the manner of brownies and kewpies—and one of these characters, a "Peter Peapod" signs many of the letters that leave the Empson Packing Company, on their green bond paper, adorned with roguish pea-imps and which letters you'll often find in the Denver dailies.

A piano man has used the picture of mother with child on her lap,

teaching the little one to finger the keys—you do not see his business address until you lift the fold bearing this beautiful picture. Surely the purity of the picture, the sentiment, appeals to the women readers—gentles her and breaks down the wall of antagonism which all of us have when we are being sold on a thing. Is that not what you want for your letters?

Just remember that it is easier to forget what one READS than what one SEES—so then, help your prospect to SEE your proposition.

In a campaign to sell guaranteed Florida land to snow-bound New Englanders, I designed a suggestive letterhead that consisted of a soft, buff-toned snowy winter scene, leading down gradually to a balmy, palm-shaded Florida picture at the bottom of the sheet. The letter was processed directly upon these pictures, leaving just enough of the "atmosphere" to make the reader feel the change from the cold North to the sunny South. Naturally, the copy harmonized with the picture. A stationer mailing out letters to mothers about school supplies for the kiddies, used a beautiful coffee colored stock, processing the letter in brown to harmonize, and at the top of the sheet and partly down both sides were dainty figures of rollicking children on their way to the little red school house. Would any mother refuse to read such a letter?

A. Y. Soule, of Los Angeles, sells lubricants and waste—very prosaic, ordinary things, eh? One of his campaigns, to sell cotton waste, pictures a Southern cotton field with busy hands gathering in the crop. Away over to the right, a buxom, laughing bandana-bonneted "Mammy" holds in her capable arms a big basket of cotton. Mr. Soule takes a few wisps of his cotton waste—"Dixie Brand" he calls it—clips it over the basket and there is "Mammy" offering you some waste to test yourself. That's right, your business IS different—you can't indulge in any of these things.

A plumber sends out letters to new-lyweds—just cordial good wishes, including one that he may help to prevent any leaks in their happiness by putting in his leak-proof plumbing. One month his printer persuaded him to show bath-room interiors on a Wheelright's B. P. F. stock and printed an unusual job of a letterhead. Before the end of the month, Mr. Plumber had been asked to figure on six bath-rooms like that pictured. The plumber listens to that printer these days—he buys BRAINS rather than price. Do you?

The greatest mailing piece ever sent out by Graton & Knight, was a letter without a word of business! It was a beautifully printed folder letter, with remarkably sincere copy telling about Old Home Week—Harvest Week—the return to the Old Home—with rustics and russet harvest scenes, hills pink with laurel and rhododendron—the village store and church, the glorious stick-to-the-rib dinner in the kitchen, the singing around the old

wheezy parlor organ and the ride home with HER in the moonlight. All in the colors of harvest, skillfully printed. Many a stern executive stopped in the midst of the day's work—stopped and read and re-read, then smiled and perhaps wiped away a furtive tear. Most of them passed the letter around and around, asked for extra copies, and dozens of them slammed shut their desks to go "back Home" for a while. Not one word of selling, yet the greatest business builder they had ever known. Still YOUR business is different—so "different" that you can't do anything different, eh?

One of my druggist friends has more prescription business than all his seven competitors combined and more general business than any other three, and I'm perhaps proudest of having started him to it, for my best design went to him. It pictured the back of the prescription counter—something rarely seen in drug shops. Two white coated pharmacists, in spotless white, stand at opposite sides of the poison case, above which burns a red light of warning and the "DANGER" card. Each man is opening the lock in front of him, a bunch of keys in his hand. And the letter—the letter told the story—that there never could be any possible dangerous mistake in compounding prescriptions here, for the "danger" case could never be opened save when two pharmacists acted simultaneously—that two different keys working at the same time were required to open the case and that the two men had to read and O. K. the prescription. All the talk in the world would have seemed commonplace, were it not for the photographic heading which carried conviction.

Get away from the "Look-at-us-here - we - are-and-here-our-factories" style of letterhead. Pictures of mammoth office buildings labeled "Home Offices" are used by dinky little mail-order experimenters and worse. Do you want to label yourself as of that class?

Why not eliminate those factory buildings except when you are arguing about the buying power and shipping facilities of the large factory, for surely you are not selling your factory in your letters? Your form-letters have a mission—they are to create good-will for you or sell your product or service. Your form-letters bring into one huge audience, all your readers. Would you then, step before that audience in the flesh and attempt to sell either product or service, without all the aid that samples, pictures, demonstrations could give you? Without the aid of every accessory possible? Your letterhead is an accessory, only most people have not learned how to use it. Consult your printer—consult your advertising man—consult some commercial artist—somebody, even to the Editors of "BUSINESS EDUCATOR," who are ever willing to help their readers. Do your best to give your letters DECENT DRESS as well as LIFE.

VOCATIONAL GUIDANCE

F. E. H. JAEGER

East Side High School, Newark, N. J.

PLACEMENT

In order to be of the greatest help to our pupils, and to the business men of the community, an employment department should be organized in each school having pupils who when they graduate, go into stores, offices and factories. This department should be in charge of one person, and not handled by whoever happens to answer the phone, or who gets the letter asking for a pupil. The old saying "Everybody's business is nobody's business" is as true here as elsewhere, and unless the business man gets a satisfactory answer to his call for help, he is going to look to other sources than the high school.

Business Colleges long have made this department an important one in their institutions, and it has increased their patronage. Public high schools which serve a broader field are coming to the front by following their example.

A good way to start the department is to put it in charge of a teacher, and send out over the principal's signature a card telling the business man that you will be glad to co-operate with him by supplying him with competent help, and asking that he phone or write you when in need of help.

We use a card for this purpose which on the reverse side has a printed form of registration for the pupil to fill out. This gives the business man an idea of what we ask the pupil who desires a position. This card has brought us many inquiries for help, and likewise advertises the school.

It is also a very good plan for the teacher in charge of this work to make frequent visits to the various stores and manufacturing plants of his city. He sees the actual conditions under which his pupils will have to work, and also gets personally acquainted with the business men of the city. The personal contact is good for both.

Before calling on a business man, I write him a letter over the principal's signature asking for an interview, and thus pave the way for the call.

I have found these visits very interesting and instructive, and in nearly all cases I have had very cordial treatment, and even made some very good, personal friends.

At graduation time, we send out a circular letter, stating how many graduates we have, what work they are fitted for, and ask the business men if they cannot use one or more of them. The replies to this letter

have been exceedingly gratifying. The public press has been very helpful also in this matter, and generally calls attention to the letter by giving several inches of reading matter with a good sized head, telling of the letter and the response to it.

During the term, if a deserving pupil needs a position, and is especially qualified along a certain line, a circular letter to a few concerns who could use the applicant are sent out. This is not so necessary after a teacher has built up a clientele, so to speak. I now call up a number of concerns whom I know personally, and in that way place the pupil.

I cannot impress too strongly the great value of the personal interview. The business man gets a chance to see personally a teacher and talk with him, and when he finds that he is human, tells him a great deal about his business, and often asks many questions about the workings of the school.

This fall a number of concerns have sent a personal representative to the school to see me about help. They usually remark after a trip through the school, "Why this is different from when I went to school. I am glad I came over, and pleased to see the really practical things you teach."

I wonder if many of our teachers ever think how different the high school of today is.

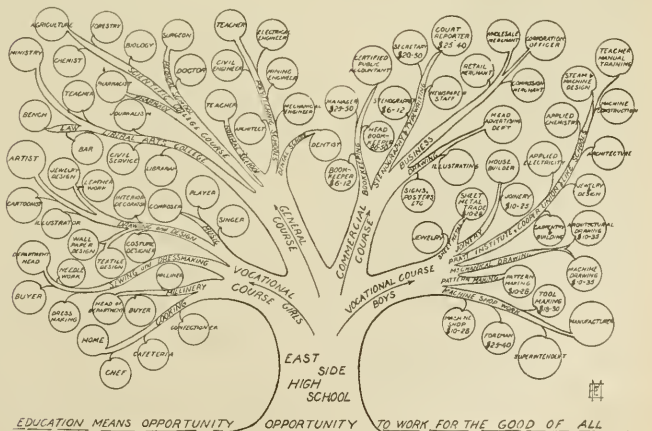
You find pupils in overalls making all sorts of metal appliances, chairs, lamps, couches, and doing blue print work, while the girls will be found making dresses, learning how to cook, and to care for a home. In the art department you will find the pupil laying out and preparing an advertisement, and painting poster designs. One of our art pupils this year won honorable mention in the national

contest for an Electrical poster design. This is especially remarkable when one considers the field included all the professionals in the country, and prizes were large enough to attract the best poster designers.

BUSINESS COLLEGE ADVERTISING

I have somewhat closely observed the advertising done by business schools in the Northwest for several years. These schools as a rule advertise quite extensively, especially at certain times of the year, and while much of the advertising is to be commended, there are enough of bad methods to be deplored. As a rule the advertising is too spasmodic, most of it done just before the opening of a term. The fact that in the slack season one has the opportunity of lodging the suggestion in an unprejudiced mind is overlooked by many business schools. The rudiments of advertising are now taught in first class business schools, and I see no reason why these institutions should not take the lead in the matter of advertising as well as in other business matters. This, I regret to say, is not yet the case.

We have still with us, for example, the schools that advertise free tuition, free railroad fare, free books, free this and free that until the reader's mouth waters and he begins to hope that soon the magnanimous proprietor will offer to give away his pet dog. Have you ever seen an expert advertiser in charge of the advertising of our most successful business concerns make such propositions? Schools that practice such methods are usually short-lived; they move from place to place, and if it is continued persistently, we shall soon have a class of business schools that we must call "transient."





After a several hours' search through the stocks of several shoe stores in my city, I found a pair of shoes that I could wear. On taking the shoes home, I found them defective. I returned them by messenger and requested that my money be refunded. This was flatly refused and I was curtly advised that "a sale was a sale" with this firm, and that closed the transaction. And then we wonder why statistics show that the catalogue houses get \$500,000 annually out of a city with a population of 20,000. Another firm is now occupying the store-room where I got my shoes. This is the result of short-sighted advertising methods in any business. The public is intelligent enough (more intelligent than we generally give them credit for) to know that no business concern offers its wares free without having some "strings" to the offer.

Then there is the school whose advertisement copy is a gross misrepresentation of the facts. I recall distinctly an advertisement of a business school in the Red River Valley which I saw a number of years ago. I was quite familiar with the conditions at this particular school. It had then been running about ten years and had an average attendance of not more than 150 students a year. Yet the advertisement referred to read: "We have over two thousand students in good positions in the Red River Valley." A great many instances could be cited, but this is sufficient to illustrate my point. Check up for yourself and see how a statement regarding a certain point featured by an advertiser varies from time to time. Have some business school proprietors had a Rip Van Winkle nap, and are they "hanging away" at the public with Rip's old rusty musket? The best that can be said of both methods already mentioned is that they are relics of antiquity, considered from a business standpoint. It is the house that states the plain and homely truth, put in an attractive way, today that wins in the long run.

Then, there is the fellow who has an ugly "dig" for his contemporaries in every copy he writes. This is a species of animal now quite extinct in practically all lines of business. Business is now fortunately not very kind to the "knocker." In Seattle the business men buried the "knocker" in effigy some years ago, and the entire city turned out to witness the solemn rites. Is it not time that business schools cease to write copy that casts reflection upon their competitors? A knock harms no one but the knocker; and what a helpful thing it is to the man for whom it was intended who has brains enough to "grin and bear it."

I do not write this for the sake of criticising, nor to in the slightest way make unfavorable insinuation about a particular school or schools. The matters that I have pointed out seem to be weaknesses of business schools in general, and I believe they exercise a detrimental influence upon our institu-

tions. Whoever can think of a bank resorting to these methods to raise its standing in the public mind? As a matter of fact, is not the advertising done by banks among the most modest and reserved? And what business institutions stand higher in the confidence of the people?

I submit that if business schools, as a class of business institutions, would get down to a basis of truth in their advertising and build upon merit and service alone, they would soon enjoy the full and complete confidence of all. The business school draws its customers from among the young and inexperienced, and this accounts, in a large measure, for evil practices in advertising, but if we would raise our standard, we must change our tactics.

The school that does its work well, and serves its students as it should need never be tempted to stoop; it can tell the truth and still surprise the average man with the stories of what it has accomplished for the young men and women of America.

O. J. HANSON, Prin.,

Aakers' Bus. College, Fargo, N. D.

Bookkeeping in Evening Schools

MICHAEL LOBENTHAL, B. A., B. C. S.

Instructor of Commercial Branches, Julia Richmond High School and New York Evening City School for Men, New York City

Vocational training at present occupies the center of the educational stage. Various attempts are being made to bridge the gap between the school and the job. A great service is being done in this direction by Superintendent Wirt, of Gary, Ind., Dean Schneider, of the Engineering School, University of Cincinnati, O., and others. One field, however, seems to have been overlooked. What about bringing the pupil with a job to the school? I refer to the students of night schools. Here we have young men and women working hard all day and then sacrificing their evenings, which should be devoted to recreation and rest, to the acquisition of an education. These, it seems, should not be neglected.

The Board of Education of New York, and other cities, as well as the private business institutions, are doing a wonderful service.

About 60% of the students enrolled in the evening schools of New York City are pursuing what may be termed vocational courses. A very large percentage of these are studying bookkeeping and allied subjects, i. e., penmanship and arithmetic. The problem of teaching these pupils bookkeeping is far different from that in the day schools. It is the purpose of this article to discuss briefly the teaching of bookkeeping in the evening schools.

The majority of instructors of bookkeeping follow the Account Method, i. e., they introduce the various accounts before taking up the

journal, etc. In most day schools it is considered essential to a clear understanding of the underlying principles and practices of business to use the budget: a series of commercial papers for the various transactions of a set. Usually text books are used in which are long sets with the transactions made more practical by the business papers of the budget. With the amount of time allotted to the subject in day school, this is perhaps the best method. Add to this the fact that pupils attend regularly and do a great deal of the purely mechanical work at home, and your opinion of the system will most likely be favorable. But how can the night school teacher follow the above procedure when he knows that because of "overtime" his students are frequently absent, and that no home work can be assigned? If a class is working on a long set which involves the making out of many business forms, a pupil who has been absent probably through no fault of his own—will upon his return feel that he is almost hopelessly behind the rest of the students (even if his absence has been of but one night's duration). If the ordinary set, long or short, with or without a budget, is used, the teacher will soon find a student of the type described above—and he is almost universal—so discouraged as to drop out. Can this be remedied? The following is a suggestion which has been carried out successfully in an evening school bookkeeping class:

School is in session four nights a week. Two periods of forty minutes each are devoted to bookkeeping nightly. No home work can be assigned except over the week end. Short sets of about 40 transactions are used. Each set is based upon some one new principle—say, the discounting of notes—along with a drill on all work taken up during previous weeks. One complete set constitutes a week's work. Each set—a unit in itself—is divided into four parts. Each of these divisions is, again, a unit. Any combination of the four units makes a complete set also. The result is that, if a pupil misses a session, he can continue on the next part of the week's work without losing anything except the practice of doing one more set. An example may make this clearer. The set of the week—on Bills Receivable—consists of four parts, A for Monday, B for Tuesday, C for Wednesday, D for Thursday. Student X attends school Monday evening. Bills are discussed journalized, etc. Part A is journalized and posted. A trial balance is then taken and the accounts closed. Following that come a post-closing trial balance and statements. If Part A consisted of 10 transactions, the above was a good night's work. Unfortunately, Student X is absent on Tuesday evening when the class works out Part B in the same way as A. Student X returns Wednesday evening. He need not work out Part B and thus feel behind the class. He can work Part C—the work for the third night of



the week—post it to the same accounts he used for Part A, and lose nothing except the drill for working out another set.

Furthermore, each part has an opening entry to be used if that part is to be taken up independently. In the following set the transactions in parenthesis are the opening entries, one to be used only if the part which they precede is to be considered as wholly independent of the preceding and following divisions.

The inventories at the end of each part are to be used if it is desirable to close the accounts before taking up the next part.

If, for example, Parts A and B are to be used on one set, the inventories at the end of A and the opening transactions at the beginning of B are to be ignored.

Below is given a set in the Cash Book:

July "A"

1. Began business with cash	\$ 600.00
1. Bt mdse for cash.....	400.00
2. Paid cash for rent books	30.00
3. Paid cash for repairs.....	15.00
4. Sold mdse for cash.....	230.00
5. Loaned cash to J. Donnell	100.00
6. Borrowed cash of T. Haven	600.00
7. Sold mdse for cash.....	510.00
7. Paid T. Haven cash.....	600.00
8. Rec'd cash of J. Donnell (Mdse. inv.....\$60.00) (Exp. inv.....15.00)	100.00

"B"

(Began business with cash	\$1950.00)
(Paid cash for mdse.....	60.00)
(Paid cash for books.....	15.00)
10. Bt mdse for cash.....	980.00
10. Sold mdse for cash.....	900.00
11. Loaned cash on note.....	1000.00
12. Return damaged mdse, rec'd cash.....	5.00
13. Borrowed cash on note	650.00
14. Sold mdse for cash.....	720.00
14. Bt mdse for cash.....	636.00
14. Paid cash for note.....	650.00
15. Paid cash for freight.....	4.00
15. Paid cash for salaries.....	16.00
15. Rec'd cash on note.....	1000.00
(No inventories)	

"C"

(Began business with cash	\$1864.00)
16. Bt mdse for cash.....	1500.00
16. Borrowed cash of O. Jackson	160.00
18. Loaned cash on note.....	904.50
19. Borrow cash of M. Train	705.50
20. Paid cash for mdse.....	404.00
20. Sold mdse for cash.....	690.00
20. Paid cash for freight.....	10.00
21. Rec'd cash for mdse.....	502.50
21. Sold mdse for cash.....	410.00
21. Sold mdse for cash.....	630.00
(No inventories)	

"D"

(Began business with cash	\$1864.00)
21. Bt mdse for cash.....	1050.00
22. Sold mdse for cash.....	810.00

23. Paid cash for desk.....	70.00
24. Loaned cash on note.....	800.00
25. Sold mdse for cash.....	250.00
26. Bt mdse for cash.....	600.00
27. Borrowed cash on note	900.00
28. Sold mdse for cash.....	960.00
29. Paid cash for note.....	900.00
30. Rec'd cash for note.....	800.00
31. Paid cash for insurance	18.00
Mdse. Inv.	\$45.00
Exp. Inv.	17.00
Fur. Inv.	68.00

VERMONT

The second Vermont Commercial Conference was held in connection with the annual meeting of the State Teachers' Association. The conference was attended by over fifty.

Mr. J. D. McFadyon, of Stanstead, Quebec, gave a very interesting paper on the "Importance of Commercial Education," basing his remarks largely on the fundamentals, legible, rapid penmanship, accurate mathematics, and ability to write a good business letter.

Mr. Ira Richardson, of Montpelier, Vermont, made some very practical suggestions concerning "Employment for our Graduates." At first his superintendent was a little hesitant about endorsing the proposition, but now it is accepted as a fact. Letters are written to possible employers, and situations were secured for all of good rank who wanted work.

Mr. Irving V. Cobleigh, of Burlington, Vermont, made some suggestions on "How can we standardize our work in Vermont?" Vermont cannot afford a superintendent who shall specialize on commercial work. It is not possible to use the regents' examinations prepared by the State of New York, as pupils might learn the contents of these examinations in time to cram; there was also a doubt concerning the expediency of state examinations. Uniform text books might be feasible. A uniform state examination for commercial teachers is not now possible, as there is no authority qualified to correct such papers (even if questions were borrowed from some other set of examinations). A possible solution lies in insisting on attendance at the summer session at the University of Vermont. A second solution is in a special conference to determine a proper curriculum. This last suggestion came from state superintendent Milo B. Hillias, who promised co-operation. This plan will be tried.

The conference voted to appoint a committee on constitution and by-laws, with a view to permanence, and elected Irving V. Cobleigh, of Burlington, president, and A. E. Holmes, of South Royalton, secretary.

Miss Ernie B. Stone, for several years teacher in the Hardware City Business College, of New Britain, Conn., has purchased the same and removed the school to 163 Main St., Rossberg Block.



JAMES F. SPALDING

Passing of a Pioneer Western Business Educator

A PERSONAL TRIBUTE

By Carl C. Marshall

Following closely upon the footsteps of Uncle Robert Spencer in his journey to the Great Beyond, comes another heroic figure in the history of American commercial education.

On August 17, at his beautiful home in Kansas City, James F. Spalding, rounder and for a half century owner of the first great business college west of the Mississippi, passed peacefully away. He died as every good man should hope to die, full of years and honors, and "smiling, while all around him weep."

I first met Mr. Spalding in the winter of 1872-3. At that time, I found myself, a young fellow of twenty, trying to fatten my all too lean purse, by a brief season of book-peddling in Kansas City, then a raw little town of about thirty thousand. My hand-writing was a trifle worse, if anything, than it is now. Observing an advertisement of "Spalding's Commercial College," in which they promised first aid for such cases as mine, I showed up as a "prospect," and arranged to take as much of the treatment as I could afford. I shall always remember the quiet-voiced, kindly, patient, and genteel gentleman, who directed my efforts. He was the first man to put it into my head that writing could be beautiful, and after a few lessons, I actually learned to flourish "capital stems" and "reversed ovals" that showed striking shadings and did not wobble greatly. Could I have remained longer under the kindly and inspirational ministrations of my teacher, perhaps my crabbed chirography might have been reformed, and I might ultimately have burst my chrysalis, and soared into fame along with Tambllyn, Madaraz and the rest. At least it soothes my vanity to fancy so.

But the book-peddling proved futile and I had to resort to country school teaching, as a means of sustenance



But always thereafter, whenever I saw beautiful writing, it brought to mind Mr. Spalding. It was around thirty-five years before I next saw him, and it so happened, that I was again a book peddler. For the last ten years I have never gone to Kansas City without calling to pay my respects to the keen and kindly old gentleman, who was usually to be found in the cozy back office of his big school at Tenth and Oak.

Mr. Spalding differed from most of the early business educators, in the fact that he had been carefully educated. He was a native of Michigan, having been born near Ypsilanti, on July 28, 1835. In 1863 he was graduated from the classical department of the University of Michigan, receiving the degree of Master of Arts. He taught for one year in the high school at Ann Arbor, and then in the Bryant & Stratton Business College of Detroit, which, if I am not mistaken, was the immediate forerunner of the Detroit Business University. In 1865 he came with his father, E. H. Spalding, to Kansas City and established "Spalding's Commercial College," which he continued to own and actively manage until his death fifty-one years later. I think this is the record for continuous service in one school, unless it is exceeded by that of Col. Soule, of New Orleans.

Notwithstanding that he was only a humble school teacher, Mr. Spalding quickly took rank among the business men of power and influence in Kansas City. In a recent editorial in the Kansas City Journal, on the death of Major Warner, the editor names Prof. Spalding among the five or six great business pioneers of the city, including Col. R. T. Van Horn, Kersey Coates, T. B. Bullene and Milton McGee.

Mr. Spalding made wise real estate investments in the early days, and died possessed of a considerable fortune. He told me that many a time he could have withdrawn from the school business, with great financial advantage, "but," said he, "teaching was my first love and I shall always be true to her."

It is our misfortune that Mr. Spalding did not think best to become prominent in any of the various teachers' organizations of recent years. He told me he had attended one or two of these meetings in years ago, but heard so much trivial dickerling, and foolish talk from shallow but pushful people, that he was not encouraged to go again.

Mr. and Mrs. Spalding celebrated their golden wedding in October, 1914. Mr. Spalding is survived by his widow and four children—three sons and a daughter. Geo. E. and D. R. Spalding are successful business men and accountants and will continue to operate the school founded by their honored father. Another son, Frank C. Spalding, is President of the First National Bank of San Diego, California. These sons all received a general education, also a commercial training in their father's school.

BUSINESS EFFICIENCY

THOS. E. CUPPER, Inc. Acct.

Bingen, Ga.

KEEPING PACE

Those who may be contemplating preparing for participation in business



pursuits, could not begin at a more auspicious time than now. Everything seems to be going along on a sound footing, and, judging from present indications, we are now on the verge of a great and prosperous era, which is seemingly free from inflations and unsteady under-currents—it appears to be of a sound and healthy nature, which conditions have been brought about by natural commercial and industrial expansion carefully worked out and carried on to fruition under judicious management.

We have endeavored to keep pace with the ever increasing demands of modern times in the various fields of activity, and how well we have succeeded may best be demonstrated by what we have accomplished, together with the fact that whatever strategic position we may have gained along the trend of complex conditions, we have successfully maintained and have managed to place ourselves, in various ways, in an enviable position among the leading fore-sighted nations of the world.

We have not only expanded in many directions, and elasticized our monetary system, so that the greatest number should enjoy the greatest good, but we have done it upon a peaceful and lasting basis without infringing upon rights, either domestic or foreign, which, to a very large extent, insures a footing of safety upon the shores of the future. The reason why the pendulum has swung back and the doors of opportunities are apparently swinging wide open, may be attributed, in part at least, to the incessant work of the alert and active minded—to which courtesy and dispatch have contributed a conspicuous part.

The world is ever changing—conditions are moving in a forward direction—the ordinary worker may merely adjust himself to meet these conditions so as not to lose out, but the true leaders—those who are in the forefront—above the crowd—are the ones who are helping to open wide the doors of happiness and prosperity, and liberate possible existing conditions of trade congestion. They are opening up new fields of endeavor and new avenues of possibilities by acting as a kind of clearing-house for the distribution of commercial and industrial expansion.

Conditions are given birth by needs, desires and expectations, and are met by men and women who KNOW and

GROW to meet these demands in the various walks of life, and it is to these men and women that credit must be given for the advancement of commercial, industrial, social and religious conditions, and it is through these same masters that the various trades and professions are kept pure and sweet and the fields honored and green.

As to whom these future leaders may be, and the soundness of the principles upon which they shall build, the future alone can tell; however, one thing quite certain—out of this generation must come some of the leaders who must inevitably take their places upon the throne of usefulness at some stage in the world's future history, and how well they will acquit themselves at that time will depend, very largely, upon how well they prepare themselves to act their part in life's drama.

And after all—all of this is only PREPAREDNESS—preparedness of the right kind—training that will enable those to win out who enter upon the fields of action with a fixed purpose in mind. In this direction, it may not be amiss to say—that Commercial Schools have lifted many from obscurity, and started them upon the broad high-way leading to the goal-stake of their ambition, and have, in no small measure, contributed a worthy part toward our present day achievements.

THE SECOND PAN AMERICAN SCIENTIFIC CONGRESS

Washington, D. C., Dec., 1915

Abstract of Paper on

Elementary School Commercial Education

By F. G. Nichols,

Director Business Education, Department of Public Instruction, Rochester, N. Y.

There is at present a growing demand for an elementary school commercial course to take its place with other seventh and eighth grade vocational courses.

Purposes of Such a Course

The purposes of such a course may be stated as follows: To provide vocational education for a part of the great number of children who leave school before the high school is reached; to hold boys and girls in school a year or two longer; to interest more pupils in a complete education for business; to increase the pupil's knowledge of the opportunities that are open to him; to develop in boys and girls, by concrete instruction, business habits so essential to the largest measure of success in any field of human endeavor; and in short, to make the seventh and eighth years count for more in the child's education.

Fundamental Principles

It must be kept in mind by those who would frame such a course that it must be essentially vocational; that it not only must be vocational, but it must be within the easy comprehen-

sion of the boys and girls of the seventh and eighth grade; it must also be suited to the occupations that are open to such boys and girls; it must be planned with regard for local requirements; it may well be differentiated for the two sexes in view of the existing differences in occupational opportunities open to each; it may also be planned with reference to urban or rural requirements.

It is also important to remember that while early choice is extremely desirable, irrevocable choice at such an early age will always produce much harm unless the paths from one course to the other are kept open as long as possible. Further, it is well to recognize the fact that secondary education can not be forced downward into the lower school without such modification of subject matter as the immaturity of the grammar school children makes imperative. It may also be suggested in this connection that the traditional business course of the secondary school is rapidly undergoing reorganization to meet the demands of modern business. It must, therefore, be apparent that the old bookkeeping and shorthand course will not meet the needs of the grammar school boy and girl.

Present Tendencies

In the Junior High Schools of this country elementary commercial courses have been organized. Almost without exception they include commercial arithmetic, bookkeeping, shorthand, typewriting, commercial geography, business writing, and English. They do not differ materially from the secondary school commercial course, notwithstanding the important fact that much of the subject matter is beyond the comprehension of grammar school children, or the more important fact that boys and girls of grammar school age are not wanted as bookkeepers and stenographers.

Suggestive Course

A better course of study that is in harmony with the principles set forth above is one that includes the following subjects:

English with special emphasis on spelling, vocabulary building, punctuation, simple business letters, and easy descriptive work, both oral and written.

Business Arithmetic with special emphasis on topics suggested by local conditions.

Business writing that will insure the mastery of a good business hand.

Commercial Geography with special emphasis on place geography in general and on local vocational geography in particular.

Civics, elementary in character and for the sole purpose of developing a high type of citizenship.

Typewriting for its vocational value; and also to develop accuracy, concentration; neatness, etc.

First Lessons in Business to inculcate business habits, to teach simple record keeping, to acquaint the pupils

with simple business practice, and at the end of the course to link up the elementary commercial course with the high school commercial course in such a way that every pupil in the former will want to continue in the latter.

Physical Training, Physiology and Hygiene, Industrial Work for boys and Household Arts for girls, will all receive the usual attention in this course.

TENTATIVE PROGRAM

For the Convention of the National Commercial Teachers' Federation and Allied Bodies

To be held at the Hotel Sherman, Chicago, December 27-30, 1916

Wednesday A. M., December 27

9:00-11:30 Meetings of
The Gregg Shorthand Federation
The Munson Shorthand Association
The National Association of Accredited Commercial Schools
The Rowe School of Methods
11:30-2:00 Exhibits

Wednesday P. M., December 27

3:00-4:00 Meetings of
The Gregg Shorthand Federation
The Munson Shorthand Association
The National Association of Accredited Commercial Schools
The Rowe School of Methods
4:00-8:00 Exhibits

Wednesday Evening, December 27

8:00 Informal Reception
Address, W. N. Ferris, Big Rapids, Michigan
Informal Dance

Thursday A. M., December 28

9:00-11:00 Federation Meeting
Introduction of the President
President's Address
Business Meeting—Unfinished Business
Address, Dr. Glen Levin Swiggett, Chief, Com'l Dept., Bureau of Education, Washington, D. C.
11:00-2:00 Exhibits

Thursday Noon, December 28

Dollar Luncheon at Hotel Sherman (Musical Program by the famous Kearney, Nebr., State Normal School Orchestra)
2:00-4:00 Sectional Meetings
4:00-7:30 Exhibits

Thursday Evening, December 28

Federation Meeting
7:30 Address, Alexander H. Revell, of Chicago.
8:00 Business Meeting
Unfinished Business
New Business
Nomination of Officers

(At the last business meeting of the 1915 Federation meeting a resolution was offered, proposing to eliminate some of the sections. At the business meeting on Thursday evening, December 28, this resolution and plans for reorganization will be discussed.)

Friday A. M., December 29

9:00-11:30 Federation Meeting
Address, "Every Teacher an English Teacher," by Maurice J. Lacey, Boston High School of Commerce, Boston, Mass.

Discussion of Report on Standards for Teaching Business English.

(This discussion will be based on the answers received to numerous questionnaires submitted to English teachers, graduates of high schools and business colleges, and to business men throughout the country. Printed reports will be mailed to members of the Federation in advance of the convention, so that all members will be in a position to take part in the discussion.)

Business Meeting
Election of Officers
11:30-1:30 Exhibits

Friday P. M., December 29

1:30-3:00 Sectional Meetings
3:00-4:30 Discussion of Report on Standards for Teaching Book-keeping
Discussion of Report on Standards for Teaching Stenography

(These reports will be the result of an extensive investigation on standards of teaching commercial and stenographic subjects. The reports will be printed and mailed to members of the Federation in advance of the convention. The reports will be discussed simultaneously and the meetings will be in charge of the chairmen of the investigating committees.)
4:30-7:30 Exhibits

Friday Evening, December 29

7:30 Meetings of
The Gregg Shorthand Federation
The Munson Shorthand Association
The National Association of Accredited Commercial Schools
The Rowe School of Methods

Saturday A. M., December 30

9:00-11:30 Sectional Meetings
11:30-2:00 Exhibits

Saturday P. M., December 30

2:00 Business Meetings of
The Gregg Shorthand Federation
The Munson Shorthand Association
The National Association of Accredited Commercial Schools
The Rowe School of Methods

TYPEWRITING RECORDS

Miss Hortense S. Stollnitz, age eighteen, at the recent N. Y. Business Show, made a record of 137 words per minute for a half hour on a Remington Self-Starting Typewriter. At the same event she wrote 4428 words, an average of 148 words per minute. She first achieved distinction by winning last year the International Novice Contest by writing 114 words per minute, which record still stands in a class by itself.

Miss Stollnitz, if she does not overdo, stands a good chance to make still higher records, for she is yet young as years go.



NEWS NOTES

A. Park Orth, of Philadelphia, has recently accepted a position in the Wanamaker Institute of Industries of that city.

Catherine V. Levere, of Bristol, R. I., is in charge of the commercial department of the Canton, Mass., High School.

May L. Fillmore goes from Palmer, Mass., this year to the High School at Mansfield, Mass., where she is to have charge of the commercial department.

B. O. McAdams, of Harlan, Ia., is the new Principal of the Commercial Department of Waterloo Business College at Waterloo, Ia.

Willard Rude, recently a teacher in the Ransomian School at Kansas City, is to teach this year in the Oklahoma Agricultural and Mechanical College at Stillwater.

W. J. Jordan, last year a teacher in the West Hoboken, N. J., High School, has accepted a similar position in the Union Hill High School at Union, N. J.

Marion Noonan is a new commercial teacher in the Great Neck, N. Y., High School.

Anna M. McHugh, of Worcester, Mass., has accepted a position in the New London, Conn., High School for the coming year.

Iva Rea, of Bowling Green, Ky., is to assist Mr. J. C. Runk in the commercial department of the Fergus Falls, Minn., High School this year.

Frances M. Patison, of Mt. Vernon, N. Y., has been appointed a teacher of commercial branches in the Holyoke High School, Holyoke, Mass.

G. C. Gallimore follows Mr. Earl S. Lancaster in the High School at Hoopeson, Ill., this year.

Dorothy L. Weiser has accepted a teaching position in the High School at Havre de Grace, Md.

J. V. Bowen, of Bowling Green, Ky., will teach in the commercial department of the Schenectady, N. Y., Business School this year.

Robert N. Graham, of Honey Brook, Pa., will have charge of the commercial department this year in Milburn, N. J., High School.

Charles F. Newton goes from the Mamaronock, N. Y., High School, to the High School at Bridgeport, Conn., where he will teach commercial branches.

Hal F. Neifing, of Pontiac, Ill., has been elected commercial teacher in the Massey Business College at Birmingham, Ala., for the coming year.

Troy Welper, of Kearney, Neb., is a new addition to the commercial teaching staff of the Herrin Township High School at Herrin, Ill.

L. F. Gifford, President of the St. Joseph, Mo., Business University, is teaching in the North High School at Des Moines, Ia.

Kate McCoin is handling Stenotypy and Gregg shorthand in the Reynolds Business School at Amsterdam, N. Y.

Ralph Williamson has been elected head of the commercial department of the Bolton High School, Alexandria, La.

Ned H. Roberts, of Manchester, N. H., is teaching in the Cambridge Commercial College at Cambridge, Mass.

Milton Gustafson, of St. Peter, Minn., has been chosen commercial teacher for the coming year in Pacific Lutheran Academy and Business College at Parkland, Wash.

Hazel Butler, a graduate of Salem, Mass., State Normal School, is to teach commercial branches in the Yarmouthport, Mass., High School, this year.

W. H. Haddock, Houston, Tex., will teach in the Bolton High School at Alexandria, La., this year.

Minnie McEneaney, of Brighton, Mass., is to teach shorthand in the Bliss Business College, N. Adams, Mass., this year.

Agnes Phelps has been engaged to teach shorthand in the Drake School, Paterson, N. J.

A. W. Peterson, of Pittsburg, Pa., is now a teacher in the commercial department of the High School at Wellsburg, W. Va.

Gregory B. McFaul, of Brooklyn, N. Y., is teaching in the Clason Point Military Academy, at Westchester, N. Y.

V. N. Porter, of Fall River, Mass., has accepted a position in the commercial department of the Miller School, New York City.

The Shortridge High School, at Indianapolis, Ind., has for its new shorthand and stenotypy teacher Miss Mary Haynie, of Detroit, Mich.

Drake College, at Newark, N. J., has added a Miss Drieslaugh, of New Britain, N. Y., to its shorthand teaching staff.

G. E. Henning, recently of The Worcester Business Institute, Worcester, Mass., is employed as a teacher of commercial branches in one of the Pittsburg High Schools, Pittsburg, Pa.

Elsie K. Lindstrom is teaching typewriting in the New Haven, Conn., High School.

One of the newly-elected teachers in the Nebraska School of Business at Lincoln, Neb., is Mr. J. H. Hall, of Decatur, Ill. Another was Miss Minnie Morrill, a Lincoln girl, and Mr. Jesse H. Newland. All are employed in the commercial department.

Minnie Maegle, of Ypsilanti, Mich., has accepted a position as teacher in the commercial department of the High School at Saginaw, Mich.

Alice Loftis, of Chicago, has recently become a member of the Detroit Commercial College, Detroit, Mich., where she will have charge of the shorthand and typewriting work.

H. A. Roush, of McKeesport, Pa., has accepted a position as teacher of commercial branches in the Latimer Junior High School at Pittsburg, Pa.

C. A. Townsend, of Stockbridge, Mich., this year has charge of the commercial department of the Chaska, Minn., High School.

Annie Murphy, of Norwalk, Conn., is now teaching commercial branches in the Palmer, Mass., High School.

Mary C. Stuart, of Newton, Mass., is a new member of the teaching staff of the Barre, Mass., High School.

Margaret Dunlap, of Hastings, Neb., will teach this year in the commercial department of the Kiefer, Okla., High School.

Leon G. La Fleur is teaching in the commercial department of the West Warwick, R. I., High School.

E. T. Reese, of Elgin, Ohio, is employed in the Elyria Business College, Elyria, O.

The following new teachers have been employed in the Neptune High School Ocean Grove, N. J.: Ivan Ahlgren, a graduate of Upala College, Kenilworth, N. J., as teacher of Bookkeeping and Stenography; Frederick Stanley, as assistant teacher of Bookkeeping and Commercial Geography.

W. P. Steinhäuser, Supervisor of Penmanship in the Neptune Public Schools, Ocean Grove, N. J., is this year teaching all the classes in shorthand in the Neptune High School. This is Mr. Steinhäuser's tenth year in the Neptune Schools.

S. A. Lewis, Jr., recently of the Marion, Ohio, High School, now with the Commercial Department, Knoxville, Tennessee, High School, and Miss Alice Evon Petty, of the Austin, Texas, High School, were married on the 9th of September, at Chattanooga, Tenn.

Mary Prince Dodge, last year a teacher in the York, Me., High School, is now employed in the Quincy, Mass., High School.

E. G. Roell, formerly at the head of the Department of Commerce in the Beaverhead County High School, Dillon, Mont., will this year hold a similar position in the Globe, Ariz., High School.

O. E. Draper, recently a member of the faculty at Washington State College, is now head of the Department of Business Education in the Washington State Normal School.

Karl McMurry, of San Luis Obispo, Calif., and Miss Cora Pryor, of Bloomington, Ill., are two new teachers on the staff of the Oakland Technical High School, Oakland, Calif.

Vera J. Wilcox, of Killingsworth, Conn., is to teach during the coming year in the Washington, Conn., High School.

Ruth Craine, of Port Huron, Mich., has accepted a position for the coming year as a teacher in the Cando, N. D., High School.

Miss Hartley, recently the head typewriting teacher in the Gregg School, is to accept similar work in the Business Institute, Detroit, this year.

C. U. Nichols, of Chauman, Kans., has been elected to a commercial teaching position in the Emporia, Kansas, High School.

L. E. Gifford, of the St. Joseph, Mo., Business University, will teach commercial branches this year in one of the Des Moines, Ia., High Schools.

Loretta L. Pease, of Hazardville, Conn., is a new teacher in the Greenfield, Mass., High School.

P. J. Towle goes from the Thornton Academy, Saco, Me., to the High School of Commerce, Springfield, Mass., this year.

Arthur L. Ross, Lisbon, Me., is to teach in the Coleman National Business College, at Newark, N. J., this year.

A. Lillian Hall, of Garrettsville, Ohio, has been elected head of the commercial department of the High School at Forest City, Pa.

C. B. Reid, last year with the Beutel School at Tacoma, Wash., will have charge of the shorthand department of the Northwestern Business College, Spokane, Wash., this year, while A. B. Short, of the Dakota Business College at Fargo, N. D., will take charge of the bookkeeping department in the same school.

Ruth Douglass, of Postville, Ia., is a new teacher of shorthand in the Sioux City, Ia., High School.

Wallace S. Hayward, of Rutland, Vt., is to teach this year in Sherman's Business School at Mt. Vernon, N. Y.

Alva Carlson, of Sharon, Mass., is a new teacher in the commercial department of the Shrewsbury, Mass., High School.

Lonise A. Heron is teaching in the Caliz, Ohio, High School, going there from Middleport, O.

Ethel H. Dow goes from Hyannis, Mass., to the High School at New Haven, Conn., where she is to teach during the coming year.

H. G. Staton, of Wahpeton, S. D., is now employed in the Girard, Ohio, High School.

A. B. Mettling, of Montevideo, Minn., is to teach this year in the Sandstone, Minn., High School.

H. H. Beck, of the Southwestern Publishing Company, will teach in the Business Department of the Miami Jacobs Business College, Dayton, O., this year. Miss Frances O'Brien, of Richmond, Ind., will have charge of the Shorthand Department in the same school, and Miss Carolyn Clements will take charge of the Typewriting Department there. Miss Clements is a former teacher in the Bowling Green Business University, Bowling Green, Ky.

Catherine Creedan, recently of Bay Path Institute, Springfield, Mass., is to teach this year in the commercial department of the Woodstock, Vt., High School.

Tales of A

MELTING POT

CHARLES T. CRAGIN

Holyoke, Mass.

A LADDIE FROM THE LAND OF BROOM AND HEATHER

"Tipes of the misty moorland,
Voice of the glen and hill,
Drone of the Highland torrent,
Song of the Lowland rill.

Not the braes of broom and heather,
Nor mountains dark wi' rain,
Nor Highland bower, nor border
tower,
Have heard your sweetest strain.

Sweet, sounds the ancient pibroch,
On mountain, loch and glade,
But the sweetest of all music,
The pipes at Lucknow played."

And it was at the old city of Lucknow in far off India, in the terrible days of the Sepoy rebellion that Robbie Cameron's grandfather met his future wife. They were awful days, those of the Mutiny. The bodies of ninety murdered women and children were taken out of the well at Cawnpore and for

eighty-seven days "the old banner of England blew" above the shot and shell riddled battlements of the Residency at Lucknow where "Red Dowlah's Golden Shrine" towered above the ancient city and where wives and mothers in the heat and stench of sun and blood and powder smoke vainly prayed for rescue. The men fought grimly on and each husband and father kept one cartridge to kill his wife or child if the Sepoys should break down their defense. It was here that the two, Evan Cameron and Jessie Brown, first met when, to the shrill skirl on the bagpipes of "The Campbells are Coming, Oho! Oho!" Havelock's troops swept in and rescued the dying garrison.

Jessie Brown was a little Scotch girl of nine. Her father had been killed in the siege. Her mother was sick in the hospital tent when young Evan Cameron, of the Black Watch Highlanders, found them after the relief of Lucknow by General Havelock in 1857. Ten years later, the Highlander, home on leave, again met the girl in Old Edinburgh and renewed the acquaintance which terminated in a marriage. He took her to India with him and there Captain Cameron got a slash from a wicked Gurka knife that invalidated him for life and sent him back to his native Scottish hills to live on an officer's meager half pay.

It was there, in the little Scotch village of Glenarnock, that Angus Cameron, the father of my hero, first saw light, and then spent twenty years of healthful life amid the pure

air of the Highlands, with the bluebell and heather of the "Land of the Thistle" all about him. His father was a well educated man, as nearly all Scotchmen are, and his mother "A Lady Both Gentle and Bright." And the boy himself was educated by one of those dour old Scotch schoolmasters who did not spare the rod, and who was as thoroughly saturated with Latin and Greek as he was with the Highland "mountain dew" whose smoky flavor is known to every lover of the Scotch high-kill.

It is the ambition of every Scotch mother to have at least one minister in the family, no matter if all the rest are cattle thieves and smugglers and so Angus Cameron, the eldest of five sturdy children, went to college and in due time took orders in the Presbyterian Church and came to be a gallant worker in that somewhat austere creed. But Angus Cameron, in spite of his theology and its doctrine of predestination, had a warm heart toward suffering humanity, and instead of going back to the Highlands to take a "kirk" in some secluded village where the "meenister" is a man "muckle respektit" went down into the slums of Edinburgh; and they tell me that no city in the world has worse slums, lower depths of degradation, than the slums of Edinburgh. At any rate, Angus Cameron was a tireless worker and he married a young lassie who was also a settlement worker among the poor and ignorant, and vicious of that city, and there, typhus fever, the awful jail fever, caught from some convict out of the prison stews, sent the young minister to his death at thirty and left his wife with a boy and two little girls and just about money enough to pay their passage to America where the wife had a brother in the great iron works of the Cambria Company at Johnstown, in the State of Pennsylvania.

In the Valley of the Conemaugh

Not so very different from the home-land was that valley of the Conemaugh in western Pennsylvania. A little city of perhaps fifteen thousand, mostly iron workers, the men employed in the great Cambria Iron Works. The city lay nestled between high hills on either side, and through it peacefully flowed the Conemaugh River, fed from mountain streams and springs high up among the hills. Across the stream at the lower end of the city stretched the great solid stone bridge of the P. R. R., a bridge so solid that no flood of water, no avalanche of broken ice when spring freshets tore down the valley could move the solid rock abutments.

Solidity is an excellent quality in bridges and buildings as well as in individuals, but this very solidity caused terrible loss of life.

Boyhood

Robert Cameron was eight years old when his mother brought him to America with his two little sisters,

six and four years of age. A slender tow headed, pale faced, gray eyed Scotch laddie. But he came from sturdy stock and the spirit of the "Black-Watch" Highlander grandfather, whose claymore had clashed against Sepoy bayonets and Afghan spears and Gurka knives in Asia, and of the father whose fighting spirit had met the worse foes of the city slums of Edinburgh, had descended like a white flame upon the boy, and he became from early boyhood the staunch helper of his mother and the defender of his sisters. At ten years of age he was selling papers on the streets of Johnstown to eke out the scanty income. By day he went to the grammar school; at fourteen he was in the high school and at night going to a little business college where he learned bookkeeping and became a wizard at figures; so the other and slower boys and girls thought when his hand was up to announce the answer to a problem before the rest got fairly started. At fifteen, the death of his uncle for whom his mother had been housekeeper, left them dependent upon him and upon her small earnings as a seamstress for the support of the little family, and Robbie Cameron, at fifteen, had left school to take a job at \$1.50 a day as time keeper in the "Cambria." And then there came a disaster that shocked the whole civilized world.

The Johnstown Flood

It was in the spring of 1889 that the greatest flood disaster in America's history took place. All that spring, the clouds had wept incessantly and every mountain stream was running over its banks and swelling lakes and ponds and reservoirs and rivers to the flood point. A dozen miles up the Conemaugh, a lot of wealthy men from Pittsburgh had dammed a little creek which emptied into the river and made an artificial lake eight or ten miles long and very deep. They had built a great earth dam a hundred feet high across the mouth of this creek, and it had been deemed safe against any possible pressure of water brought to bear upon it from the inflowing creeks and springs which made it a beautiful fishing preserve for the sportsmen who had stocked it with all manner of fresh water game fish. On this lake they spent many a day during summer months angling for its finny inhabitants. It is true that when the springtime floods came down there had been, for some years past, enough overflow from the spillways near the top of the great earth dam to make the Conemaugh, flowing at its base, flood the cellars and lowlands of Johnstown; but the people of that part of the city, mostly foreigners of low degree, did not mind a little thing like that.

This spring of 1889 the water in the cellars rose higher than ever, and men who knew the fearful power of water escaped from bondage, looked with troubled eyes upon the great dam as they saw the current pouring





through the spillways slower than it came in from the creeks and rills that tore down every hillside. They gave warning of danger to the city fathers; but those in authority thought it was just the usual spring flood and went about their business with little fear of disaster.

How it rained that spring. Day after day the heavens discharged sheets of water. Great thunder clouds burst up in the hills and swelled roaring torrents; and one day the waters rose above the spillways and began to break over the earth top of the dam. And then a man came tearing down the narrow valley on horseback shouting, "TO THE HILLS FOR YOUR LIVES! THE DAM IS BREAKING AND THE FLOOD IS UPON US!" It was in the dusk of evening when the great wall of water, fifty feet high, came tearing down the valley, picking up locomotives and cars and tossing them high up on the hillsides as if they had been chips on the roaring torrent. Thousands of people fled for their lives, but not half of the population had a word of warning till the water crashed down upon the doomed city, tore houses from their foundations and swept them in a huddled mass of wreckage against the great stone abutments of the Pennsylvania Railroad bridge. AND THE BRIDGE STOOD AS FIRM AS THE ROCK OF GIBRALTAR. Thousands of stoves were burning, preparing the evening meal for the ironworkers, and the horror of fire was added to the horror of crushed buildings and drowned men, women and children. Nobody knows just how many perished in that awful disaster, but it is estimated that more than eight thousand lives were lost. And in this disaster were Robert Cameron, his mother and his two sisters. The little girls had gone with a party of other children to some kind of a picnic up in the hills and fortunately, were not in the path of the Water Demon that swept down the valley rearing its white head skyward.

The mother lived in a cottage not far from the Cambria Iron Works, where the flood swept up and cut the great main building of the Cambria as squarely in two as a knife cuts a loaf of bread. Half of the building vanished from sight in the wild swirl of waters, leaving the other half standing clear. A striking demonstration of the power of the flood and also of its eccentricity, for it did some queer things that day.

Rob Cameron was in the Iron Works just preparing to go home when the flood came. He sped like an arrow down the street to the cottage where his mother was preparing the evening meal, unconscious of danger. The racing flood caught him, knee deep, as he stumbled up the flight of steps that led to the front door of the cottage and cried in panting accents: "Mother, where are the lassies?" She told him they were away on the hills, and snatching up her bonnet hurried through the rear

door and ran up the steep street searching for her little ones. It was well she did it, for it saved her life. The boy rushed up the flight of stairs to the upper room where he knew their little store of money was kept, but before he could come back the racing water sped through the open door, up the stair-case; and he had barely time to clamber through the dormer-window in the roof, before it flooded the chamber, and he felt the cottage rock and sway and a minute later it lurched sideways—recovered itself — and then with a whirling, grinding crash, went sweeping down the valley amid the mass of wreckage that was not held back by the bridge; for the Cameron cottage was below the bridge, higher up on the hillside. At nine o'clock the next morning some searchers hunting for bodies down the valley found the drenched half frozen, senseless form of what they thought was a dead boy clinging with stiffened hands to the flattened ridge of the roof of what had once been a cottage now stranded among a grove of trees five miles down the Conemaugh below the ghastly city of Johnstown. But the tough little Scotch boy was worth a dozen dead men.

In the Windy City

Chicago is quite a village. People who like Chicago like it awfully well. There is no place to compare with it and they speak proudly of its silvery stream, the Chicago River, which can be plowed up and planted if necessary; and they say that nowhere else do you catch the delicate odor that floats down from the stock yards; when the wind is in the right direction you can cut it up in chunks and carry it home with you if you want to, which you don't. But it is a city that offers great opportunities to the live man with red blood in his veins and the fighting spirit that was given in full measure to the young Scotch boy, Robert Cameron, and here he came a year after the flood had taken away the little remnant of household goods they had left after the death of his uncle. A relative in Chicago had advised the change and had found a position for the lad as clerk in the office of an Express Company, whose great business extended over thousands of miles of railroad track through the South and West.

The Widow Cameron hired a cottage on the West Side, where she took a few boarders, let some rooms, worked like a government mulc, and sent her two girls, always spotlessly neat and clean, to the public schools and kept her boy always fit, though he lived anything but a life of ease. He was clerk in one of the branch offices of the company, not very far from his mother's cottage on West Van Buren St., and there, working hard six days in the week, he again took up his work in night school and began to study shorthand and type-writing.

It is no small task to acquire an expert knowledge of stenography by attending night school two or three

nights a week when you work so hard daytimes that both brain and hands are weary, but boys and girls with the fighting spirit, with the determination to rise above circumstances and make a place for themselves among the large opportunities of business life, are doing it every day and month and year. It is one of the comforting reflections of a life, that has not made me, in wealth, a rival of "Oily John," that I have helped a good many of these gallant spirits to get up onto a much higher plane of labor. The Widow Cameron had an excellent education. The boy didn't hear slovenly English and coarse slang at home, though there was no lack of it among the associates of his daily business, and he came to be gradually proficient in the use of the pot hooks and curlies invented by the late Sir Isaac Pitman and in three years he could take any kind of business dictation and type at a great rate.

A Chicago Hold Up

It was in the spring of 1894 that I first met Bob Cameron, in a book shop where he displayed many volumes of all kinds of literature, some of them old and a few of them rare. He was then about nineteen years old and, like myself, was browsing of a Sunday afternoon among the book shelves and we struck up a speaking acquaintance. He was employed in a west side branch of the Express Company where he acted as cashier and drew a salary of about fifteen dollars a week. It was quite a busy branch office and a good deal of money was frequently left over after banking hours to be locked up in the large fire-proof safe of the office and here, in the discharge of his daily duties, Rob Cameron again shook hands with death, as he had done on the wrecked house roof amid the whirling waters of the Conemaugh.

It was a sinister year, that of 1894 in Chicago, for hard times had come to the country and the big C. B. & Q. strike had filled the city with a spirit of lawlessness never known before, though Chicago was never any too safe a place for any man to wander around late at night with money in his pockets and a gold watch-chain plainly visible.

Strong-arm men abounded and there were frequently hold-ups on the West side with occasionally fatal results; for these captains of industry, the strong-arm men, were not at all particular when they garroted a man, and sometimes they broke his neck or gave him a playful clip with a sand bag. In either case, "the subsequent proceedings interested him no more."

There were supposed to be always at least two men together in the branch office of the Express Co on West Madison street, and there was generally an extra driver or two around the place. But late one Saturday night when the banks, closing at noon, had left a good deal of money in the cash drawers, a weasel faced boy rushed into the office at about ten



o'clock as the two employees, Rob Cameron, cashier, and William Fairman, clerk, were getting ready to close and said to the latter in gasping voice: "Oh, mister, your little boy's been run over and the missus thinks he's killed and wants you to come home right away!" Big Bill Fairman didn't even stop to put on his coat and hat but rushed bare headed out of the front door following the boy to his home a few blocks distance, where he found his boy sound asleep in bed; and just a moment later two men, dressed like laborers, came into the front door and another came through the side door where the teams backed up and a gruff "Hands up!" and a pistol stuck under his nose showed Bob Cameron that he was "up against it."

The place behind the counter where young Cameron took in his cash was narrow and just behind him, head high, was a shelf on which stood a quart bottle of red ink, a pot of paste, and some other supplies. On the cashier's desk at his right was a canvas money bag containing more than a hundred dollars in silver and nickels and just back of that in the rear office stood the open safe containing several hundred dollars in bills.

Now the black muzzle of a gun is not the nicest thing in the world to have stuck under your nose in place of a scent bottle. It smells too much of the hereafter to make attractive perfume, and as Rob Cameron said, afterwards, "The blood just sinkt back into my heart and that gun muzzle looked as big as the door of the 'kirk,' but young Cameron was a man of nerve and of a fighting race, and not only that but a man of resource, and his line of action flashed through his active scottish brain like lightning. "For God's sake, dinna shoot man!" he exclaimed, and instantly threw up his hands and his right hand caught the quart bottle of red ink around its neck and hurled it squarely, like a hand grenade, in the face of the outlaw. There was an explosion as he involuntarily discharged the gun, and quick as a flash young Cameron darted back and shut off the electric light, leaving the room in darkness and then he grabbed the revolver, which always lay in the open cash drawer and fired four or five shots at random in the direction of the sinister group who had entered the express office.

There came a scurry of feet, a sound of men stumbling over one another; the shrill call of a policeman's whistle and the heavy pounding of feet from hurrying officers, and the crowd poured in from nearby saloons and from the street to find the lights again on; a white faced boy with up-standing hair and blazing eyes; a room filled with the stench of powder smoke and not a dollar missing, but some broken glass and a great splotch of red ink, like blood, on the dirty floor of the express office.

A Reward of Merit

The Company gave him a check for \$50 and what was better, promoted him to the main office over on State Street, where he had room to show the metal he was made of in the various departments to which he was assigned. First he demonstrated his ability with figures, and that soon put him into the auditor's ranks where young men add long columns of figures with ridiculous ease, and for three years he traveled east and west examining books and untangling all kinds of snarled figures. His salary sent the two sisters, Jean and Laura, to one of the best of Chicago's Business Schools and much against her will persuaded his mother, Margaret Cameron, to give up taking boarders though she said, "Deed and I juist canna bear to see sae much time gang to waste and me idlin awa like a freckless bairn."

Then there came a suspicious robbery of one of the Company's offices at Joliet, and in the investigation of the local agent Rob Cameron took the place of a stenographer who didn't show up and so pleased the general manager that he took Cameron out of the auditing department and made him his private secretary. Stenography, you see, often opens the door of higher opportunity.

But it was the big strike of 1904 that gave Rob Cameron an opportunity to show the metal of which he was made, and gave me an opportunity to look on his keen Scottish face again for the first time in 10 years. I had drifted to New York, thence to Rochester, and then back to Chicago when the big strike occurred and Rob Cameron hustled into my office one morning.

The Strike

Some girls down at Montgomery street because a favorite foreman had been discharged, then the drivers of the firm struck out of sympathy for the girls, which was a nice thing to do. Always have sympathy for the girls, if you can. Then the delivery team drivers struck out of sympathy for the other drivers. After that, the coal team drivers struck out of sympathy, and before they got through pretty much everybody who owned any kind of a team had struck out of sympathy for somebody or other. The air was full of sympathy and when they brought in strike breakers of every description, Hunkies from the prairies, Swedes from the railroad, Dagos from the stock yards and Negroes from down south to run those teams, the air was so surcharged with sympathy that they knocked the strike breakers' brains out whenever they could get them cornered in a back alley and there was, as the poet says, "The devil to pay and no pitch hot." The mayor appointed several thousand special policemen, gave each one of them a big tin badge, an old policeman's hat, a club and a revolver and turned them loose, and most of these specials were pretty careful to keep out of the way when there was any trouble. For six-

ty days Chicago was mob-ridden, and nuns from convent schools who bought goods of us came down and got the goods and took them home in their arms because they didn't want murder done on their premises, if we sent them out on a delivery team driven by scabs.

It was a lovely period in the history of Chicago. The Express companies had mighty hard work to keep their teams running, but every team of the company which employed Rob Cameron was on the job and delivered goods with very little delay; for every driver wore around him a cartridge belt with fifty rounds of ammunition and a Colts army forty-five gun slung in his holster in easy reach of his right hand, and beside him on the seat to guard the team sat another man with a Winchester across his knees, and the head of this fighting service of the company was my old friend Rob Cameron, an assistant superintendent of the company. One morning this walking arsenal stamped into my office with a special delivery of money, and we shook hands and talked about old times.

"You see it was this way," said Rob, as he sat down for a moment to tell me about it, "When the strike broke out the Superintendent was in San Francisco, and the first assistant was in the hospital for appendicitis, and that left me on the job, and the drivers didn't want to strike, many of them, though quite a good many did, but they were all afraid to go out with the teams because they said, while they wanted to keep their jobs they wanted to keep their brains, too, and didn't care about having them knocked out and scattered around the back yards with those of the negroes, and the Hunkies and the Swedes, and then," he said, "I just got up on my car and I said we'll run these teams or we'll know the reason why! And I gave out a Colt's revolver and fifty cartridges in a belt to every driver and I gave him a guard with a Winchester, and they have not troubled our teams much; indeed they have not! I drove out the first team myself, and I drove it down onto North Clark St., and though they did a good deal of hooting and jeering they didn't touch us nor try to stop the horses nor the men from going in with the packages."

"And it's well they didn't try to stop me," said Rob Cameron. I found out afterwards that this same intrepid young Scotchman, with the steel blue eyes and the fighting face of his grandfather, had driven the first team into the Levee on State Street and into Hell's Kitchen on the North Side, localities that could not be recommended as health resorts for strike breakers. He was on the job day and night all through this troublesome sixty days, and he is today First Assistant General Superintendent of the great Express Company with a salary equal to that of a bank president.

Good metal for the melting pot, this Cameron from the heather crowned hills of old Scotia.

"THE INVENTION OF UNIVERSAL MERIT"



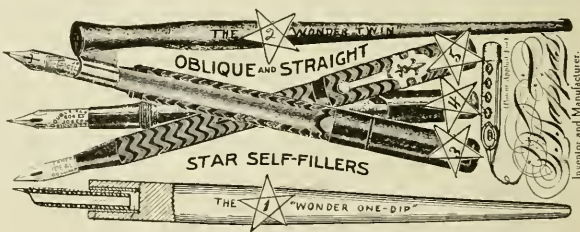
Here it is! "The Pen with a Personality—Your Personality!"

Dear B. E. Reader:

This is an important message—a personal—heart-to-heart talk with you. It's about these pens which bear my twin invention. The one fits your favorite steel pen and holds ample of your favorite ink to the point, and the other makes your favorite oblique holder your ideal self-filling fountain pen. It's therefore a pen with a personality—your personality. To tell you the truth—I invented these pens after I practically tried all fountain, gold and steel pens made. One day I had a vision of all those pens and their dissatisfied users. Then the idea came to my mind. And since I manufactured it and placed it in the market, hundreds of users expressed words of great satisfaction and merit. Mr. E. L. Smith, Chicago, Ill., wrote this: "If your invention would have been in use, in all parts of the world 25 years ago, it would have saved millions of dollars already spent for fountain pens. It would have made the thousands, poor—discouraged writers, good writers. If I had your pen a year ago, I would have been a better writer and saved the time and money I wasted with several other pens". I feel sure you will express a similar opinion, if you will try one of my pens. You will become 100% efficient in your penmanship and other work.

Do you know that there are millions of fountain pens (fitted with gold pen points) sold from \$2.00 to \$10.00 each? Right now, these gold pens are in use all over the world. I wonder if you own one of these pens. I wonder if you practice penmanship with a gold pen point. If you do, I feel safe to say you are not an efficient writer. You are dissatisfied with your work and probably do not know why. The fault is not with yourself—it is with your pen. You can't execute fine penmanship with a gold pen. Now listen! If you want to improve your penmanship and other work (which penmanship plays a part) you must use steel pens—such kinds and sizes as Gillott's No. 1, No. 604, Zanerian Ideal and others. With these or similar steel pens are all the penmanship illustrations in the Business Educator executed every month. Steel pens made all the penmen of the world. All the penmanship copies you have seen and admired are executed with steel pens. I won two prizes in penmanship and became a penman because I was and am using steel pens and not gold pens.

But the fact is—these fine steel pens are used with ordinary penholders—and there is much trouble and inconvenience in carrying ink to any place you want to write. A great deal of money is lost from the frequent dipping of pen into ink. This universal problem is now before you solved! My Oblique and Straight "Star" Self-Fillers are made to fit the Best steel pens. The pens that execute the most artistic penmanship and the finest shorthand outlines. Each pen contains my "wonder" capillary attraction (see illustration No. 6) which uses all grades of inks. The prices vary from 10c to \$1.00 according to the style and quality of barrel. Therefore, save money, time, trouble and temper. No student, stenographer, bookkeeper, penman or teacher can afford to be without one of these pens. Every commercial school proprietor or superintendent of public schools owes it to himself to get samples with proposition for adoption. You lose nothing to prove these facts—money back if not perfectly satisfactory. AGENTS WANTED!



CHECK UP YOUR CHOICE. TEAR OFF AND MAIL THE COUPON NOW!

P. T. PAPPAS, 23 East Market St., Watash, Ind.;

Send me, post paid, whatever I have checked with the understanding that same may be returned if not satisfactory. I enclose remittance accordingly.

- | | | | |
|---|-------|--|--------|
| ☐ No 1 The "Wonder One-Dip" combining penholder, ink-holder and pen, each | \$ 10 | ☐ Pappas' 1-Der-Dip, small fine pointed gold plated pens, per gross | \$1 00 |
| ☐ Nos. 2 & 3 Oblique and Straight "Star" Self-Filling Fountain Pen, each | 50 | ☐ Gillott's Principality No. 1 Pens, per gross | 1 00 |
| ☐ Nos. 2 & 4 Oblique and Straight "Star" Self-Filling Fountain Pen, each | 75 | ☐ Gillott's Double Elastic No. 604 E. F., per gross | 75 |
| ☐ Nos. 2 & 5 Oblique and Straight "Star" Self-Filling Fountain Pen, each | 1 00 | ☐ My name written on One Dozen Christmas Cards | 25 |
| ☐ All above sample pens with proposition to schools and agents. Deposit | 1.25 | ☐ My name written on One Dozen Plain Cards | 20 |
| ☐ P. T. Pappas' 2 & 3 Wonder Writer, large medium point, gold plated pens, per gross | 1 25 | ☐ Information on Penmanship Course by Mail | FREE |
| | | ☐ Information on Gregg Shorthand Course by Mail | FREE |

NAME _____

ADDRESS _____

W. H. Haugh

D. J. Magnet

W. P. Quigley

J. Y. Minor

D. D. Kline

C. P. Zaner

A. C. Perkins

W. D. Harper

C. D. Robins

W. J. Kinsley

W. D. Carnoll

W. D. Marlin



The above likeness is that of Mr. M. N. Fitzgerald, supervisor of writing, public schools, Warren, O.

He was born in Lockport, N. Y., but was raised on a farm and completed his grammar education in the country. After attending high school and completing his business course, he attended Harvard University, pursuing special work.

Mr. Fitzgerald went to Warren in 1899, a graduate of the Rochester Business Institute, as commercial instructor in the High School.

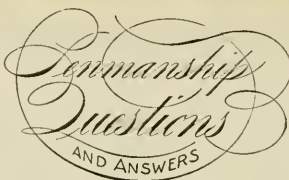
Mr. Fitzgerald has the happy faculty of enthusing while instructing, depending upon sound psychological and physiological pedagogy rather than upon stimulants and novelties which soon wear out or lead but a little way toward success.

Mr. Fitzgerald possesses a dignified but likable personality, and lives the life a teacher should be to be wholesome and efficient and stimulating.

Some years ago he was given supervision of writing in the seventh and eighth grades. So successful did he do the work, the fifth and sixth grades were included in his supervision.

Now he has been relieved of the commercial work and gives all his time to supervising writing in all of the grades.

Patience in the handling of each of his pupils, perseverance in making each one a finished penman, and resourcefulness in creating not only an interest in good writing in children, but an ambition to exceed past records for speed and care in writing, are qualities that make Mr. Fitzgerald specially adapted to his new work.



WHAT TIME?

What do you consider the minimum time that should be devoted to writing in the seventh and sixth grades to give satisfactory results? They have had some training in movement part of the preceding year.—J. T. H.

Twenty minutes daily or 30 minutes three times a week would be the minimum of time that should be devoted to writing instruction in the grades mentioned under the circumstances described. All written work should be observed, criticised, commended and supervised until habits are healthful and efficient.—Editor.

Why is the large pencil advocated for use in the primary grades?—S. M. L.

A pencil of large calibre or diameter is extensively used in the hands of little folks at the beginning stages of their training in writing because it encourages proper relaxation of the hand by most effectively overcoming or relieving the innate tendency for gripping, or the grasping instinct in the child. The large pencil in the small hand of the little tot causes the fingers and thumb to assume almost normal curvature and relaxation, similarly to the natural carriage when the hand is hung loosely at the side of the body. The big pencil favors, therefore, the minimum of muscular tension and the consequent contraction of the flexor tendons of the hand.

A small pencil or one of ordinary circumference makes it more difficult for the beginner to overcome excess movements, and for this reason delays the establishment of motor coordinations for laxity and facility in applied writing for language expression.

When pen and ink are used an all-wood finger-fitting penholder with increased diameter at the thumb contact as in the Zaner Method Holder, or any good straight wood holder, is the most successful for public school writing, because such encourage lax and easy as well as correct penhold-

ing. They are approximately of the same thickness at the holding end as the big pencil is uniformly thick (about $\frac{3}{8}$ inch), but the large pencil retains its advantage of size through continued use and is not affected by wearing and shortening.

There is an objection raised by some to the slightly increased weight of the large wood and thick "lead" pencil, but the criticism has little or no foundation. The weight has very little to do with the holding when the pencil is placed in contact with the paper in the act of writing; it is, in truth, a matter of proper finger adjustment. The pencil should be held back about an inch and a half from the sharpened end in order that the child's hand and wrist may be held free of the desk and so that the fingers may not be tempted to pinch the sharpened and reduced portion of the wood part, and thus promote finger movement writing. By holding the pencil in this position an equalization and balancing of weights is restored, and the difference in entire weight serves to minimize pencil pressure so obstructive to freedom, and thus aids in producing a light, elastic touch in the graphite or "lead" to the paper.

Then, too, a large thick soft "lead," which, of course, necessitates a larger wooden covering or staff than the ordinary size of pencil, gives greater smoothness to the writing action and makes for durability and increased strength as well as uniform quality of line in width and tone. The big pencil should be sharpened by cutting away the wood part only and thus leaving the point to become round and smooth through use in writing. The pencil will, also, give two or three times more service by this method of sharpening than by reducing it to a point.

The large pencil is the transitional medium between the chalk and the pen, and should be used in conjunction with blackboard writing for all work done on paper during the first year of writing. Dixons' Beginner No. 308 and the Zaner Method Primary Pencil are recommended.

TOM SAWYIER.

THE OHIO MEETING

The Penmanship Teachers of Northeastern Ohio held an interesting meeting Oct. 27, 1916, as a section or department of the Northeastern Ohio Teachers' Association.

J. H. Bassett, Ashtabula, Emily W. Gettins, Youngstown, Lucretia Cavanah, Cleveland, were the principal speakers.

C. A. Barnett, Cleveland, acted as chairman instead of L. D. Root, who had moved from Elyria, O., to Parkersburg, W. Va., and could not attend.

On Wednesday, October 18, Mr. T. Edgar Mussleman, of the Gem City Business College, Quincy, Ill., and Miss Mary Locke Scripps, Rushville, Ill., were married.

*Some are born great, some
achieve greatness, and some
have greatness thrust upon them.*

Written by A. M. Wonnell, Cincinnati, Penman Hughes High School

The Art of ENGROSSING

P. W. COSTELLO
Scranton, Pa.

COVER DESIGNING

Herewith is presented for the benefit of the commercial artist a special magazine cover design, including drawing, portraiture and lettering executed in brush and water color. There is considerable demand for work of this character, and it is essential that the present day engrosser should be able to fill

orders of this kind. While the design is made up of considerable detail there is a total lack of its appearing overloaded. The various details which go to make up the drawing were first agreed upon by my client, and the matter of arrangement of same suggested in a rough outline sketch and approved before the drawing was started. The original drawing was made to size about 16x21 inches, or twice the size of plates required in the printing. Drawings made for reproduction should always be made at least twice the size of the plate for printing. Better results are obtained in the engraving by following this rule. This drawing was made in color, using a combination of different shades of red and green upon a buff field. It will be noted that the detail of this design is not merely ornamental but appropriate to the occasion for which it is used. The design is first very carefully laid out in pencil, taking care that it is properly balanced, and right here I desire to impress upon the student the absolute necessity of the pencil layout being accurately done. It is much easier to make corrections in the pencil work than to attempt them after the color work is being laid on. When the lay out is complete the entire design may then be gone over with a No. 303 Gillott's pen, using a wash of any of the colors used in the work. Afterwards remove all surplus pencil marks with a piece of art gum leaving a well defined outline upon which the brush work is built up. The handling of portraits has already been gone into in former lessons so that anything added here under that head would be mere repetition. This branch of the engrosser's art is not the least fascinating of the various lines entering into his everyday work, and I strongly urge the ambitious student to give some time and thought to the business of making an appropriate as well as an artistic design when called upon to do so.

Miss Louise M. Spencer is now en-
thusiastic and instructing the Berkley,
California, teachers in modern meth-
ods of writing. Miss Spencer writes:
"The Berkley schools justly deserve



Cover design by P. W. Costello, Scranton, Pa.

the reputation they have always held." Teachers and pupils alike are qualifying for special certificates, of which Miss Spencer is a strong advocate. Arm movement writing is being taught and practiced in California as never before and with results in health and efficiency.

FREE TUITION BY MAIL

Carnegie College grants "Free Tuition" to the first applicants from each Post Office for the following Home Study Courses taught by mail:

Normal	Civil Service	Drawing
Grammar School	Penmanship	Engineering
High School	Bookkeeping	Automobile
English	Shortband	Real Estate
Agricultural	Typewriting	Salesmanship
Domestic Science	Story Writing	Law

Enrollment Fee, 35.00—Tuition Free Send name and address to **CARNEGIE COLLEGE, Rogers, Ohio**

YES I TEACH PENMANSHIP
by mail, write calling cards
and do all kinds of pen
work to order. **AGENTS WANTED.**

Send 25c for 15 cards and 75c worth of other
penmanship copies.

W. A. SCHMIDT, Rocky Mount, N. C.

L. MADARASZ

had a reputation as a fine penman. I haven't, but you will be surprised and pleased with the quality of my penmanship. Generous sample and circular for ten cents.

Ornamental Letter, 50c. Business Letter, 25c.
One Doz. Cards, 25c. Reputation Cards, 25c.
Ornamental Caps, 25c. Business Caps, 25c.

R. W. JOHNSON,

1027 BELLEVUE AVE., SYRACUSE, N. Y.

A CHART FOR DIAGNOSING FAULTS IN HANDWRITING

By FRANK N. FREEMAN
Assistant Professor of Educational
Psychology, Univ. of Chicago

The scales published in Professor
Freeman's "The Teaching of
Handwriting" are now available
in a single sheet that can be hung
upon the wall of the class room for
ready reference by the teacher.

25 CENTS, POSTPAID

HOUGHTON MIFFLIN COMPANY

Boston New York Chicago



This heading was for an article on Letters in the Universal Penman, made by G. Bickham, and published about 1840 in London, England. The drawing of the Cupids is good but the alphabet surrounding it is better. This German Text is about as good as anything we can do today, and better so far as the flourishing is concerned. This particular specimen was first executed with the quill pen by G. Bickham and then engraved by him.

"You are the Leading Poeman of Porto Rico"
says Zaner & Blosor Co., and they do not err. Send me
25 cts. in postage stamps and have the proof--One dozen
of artistic cards from this Uncle Sam's little island.

The Porto Rican Penman

"The Porto Rican Penman"
P. O. Box 486 SAN JUAN, PORTO RICO

YOU HAVE TIME

By acting promptly to put out advertising during December for the January opening. Will sell part interest to reliable person or persons. School has always been high grade and **must remain so**. Triflers please not answer. Address
High Grade, care Business Educator, Columbus, O.

The School that Gets Results

A New Script Cut Catalog

We have just issued a new catalog containing illustrations and prices of Script cuts for Business College Advertising. The above is one of the many illustrations of cuts that appear in the catalog. The catalog contains 44 pages about 8 x 10 1/2 inches in size, and a copy should be in the hands of every commercial school that advertises to secure attendance. It contains many valuable ideas for drawing attention to your institution. It illustrates cuts for newspaper advertising, cuts for script circular letters, cuts for letter heads and envelope designs, cuts for Christmas and New Year cards, Post Cards, etc. It gives illustrations of our handsome poster and street card for commercial school advertising, and illustrates a design for a calendar. It tells how to secure a fine rubber stamp of your signature, and where to secure all kinds of pen work fresh from the pen. And the prices are as low as they can be made for high grade work.

We recently mailed a copy of this catalog to every commercial school that advertises for support which we have on our list. However, we may have overlooked some such institutions. If so, we should be pleased to send a copy free of charge on request.

But every penman and penmanship student should also have a copy on account of the fine specimens of penmanship it contains. To every ambitious penmanship student it is worth \$1.00, but, to such persons we will send a copy as long as our supply lasts on receipt of but 10c, stamps or silver. You will certainly want a copy so that you can preserve the specimens it contains. Better order one now to make sure that you will get one.

ADDRESS,

ZANER & BLOSER COMPANY, Columbus, Ohio

FOR SALE High-Grade Business College; good attendance, fine equipment, exclusive territory, excellent prospects, good outlet for graduates, solidly backed by citizens and business men. Owner will give whatever reasonable terms are wanted. Lifetime chance. Little gold mine to young man, or married man and wife who teach. If you can teach well, my capital can help you. Owner going into bigger business with money made in this school.

J. D. BIGGER.

Care Business Educator COLUMBUS, OHIO

\$2,000 Buys up-to-date Business College, established 20 years. Receipts \$5,000, expenses \$1,000. No competition. A-1 reputation. Ill health. Address

A-1, care Business Educator, Columbus, O.

WANTED TO BUY or RENT

Commercial School anywhere in the United States, but preferably in the Eastern or Central States. Give full particulars in the first letter, which will be kept strictly confidential. Or I might buy an interest in a good school. Wish to arrange to begin now or after winter. Address, U. R. B., P. O. Box 117, San Lorenzo, Porto Rico.

BUSINESS COLLEGE

For Sale By Assignee

All the property and assets of The Metropolitan Business College, Toledo, Ohio, consisting of 40 typewriters, mostly Remingtons in excellent condition and late pattern; also desks, school supplies, chairs, furniture, fixtures, etc. Chance to step into a good school proposition, or to make money on the purchase.

GEORGE A. BASSETT,
Attorney-at-Law Toledo, Ohio

TEN CENTS

will bring to your address a copy of

The Pocket Journalizer

a small booklet of bookkeeping entries, containing business forms and letters, examination questions, and other business information. A handy pocket reference for commercial students and teachers. Can be used as outline to larger texts. Published to sell for 25 cents. Money returned if not satisfactory.

Send for One NOW!

THE JOURNALIZER CO., NANTICOKE, PA.

Well Advertised School For Sale

IN northern Illinois in city of 15,000 where living rates are reasonable. Factory city with rich agricultural community. Draws students from Illinois, Iowa and Minnesota. Live Wire Civic Club. No competition. Another interurban railway to be built which will mean additional dollars. Equipment must be seen to be appreciated. Reason for selling. Mr. School Man, buy a school that IS a school. Write now. Address

BUSINESS COLLEGE,
Care Business Educator, Columbus, Ohio



WANTED to purchase a commercial school. Must be a good one.

Address, J. C. L., care Business Educator
Columbus, Ohio

The Pratt Teachers' Agency

TO FIFTH AVENUE, NEW YORK

Recommends college and normal graduates, specialists, and other teachers to colleges and schools.

The agency receives many calls for commercial teachers from public and private schools and business colleges.

WM. O. PRATT, MANAGER

POSITIONS FOR COMMERCIAL TEACHERS

Never was the demand so great. We can help you secure a position or a promotion.

BUSINESS COLLEGES FOR SALE

Good ones—money makers—bargains. Would you buy or sell?

Write us what you want, ask for our free literature

Cooperative Instructor's Ass'n, Marion, Indiana

Civil Service Positions Open

The U. S. Civil Service Commission have announced an examination to fill several vacancies requiring men with accounting experience. These Positions Pay \$3000 A Year. Examinations are being held every month for stenographers and typists. These Positions Pay from \$900 to \$1200 A Year. Clerical examinations are held all over the country for the Postoffice, Railway, Departmental and other services of the Federal Government. These Positions Require No Special Training and Pay \$800 A Year. A number of the States are holding examinations for stenographers, typists and clerks. These positions offer splendid salaries, short hours, vacations with pay, pay when sick, no lay-offs, — a permanent position with splendid opportunities for advancement. I can positively coach you in 30 days to pass these examinations. A "TREATISE ON CIVIL SERVICE PREPARATION" was written for those who wish to prepare in a few days to take such an examination as any of the above. Price until January 1, 1917—\$1.00. Write today for your copy. Address,

J. F. SHERWOOD, 1210 Crescent Ave., Ft. Wayne, Ind.

Messrs. Zander & Blosser,
Columbus, O.

Gentlemen: You may be sure I shall ask advertising room with you for my *Challenge Shorthand Manual*, (2nd Ed., Revised and Enlarged), when ready for issue — very soon.

Still doing the full work of a court reporter, endeavoring to make a shorthand textbook faultless, and breathing gently when I have time, life is strenuous, but worth while.

M. Scamper,

Weatherford, Texas,
Sept. 19, 1916.

The American Penman

The Leading Magazine Devoted to Commercial Education and Penmanship. Beautifully Illustrated.

Contains graded lessons in business writing, engrossing, ornamental writing and text lettering; Articles on Business, English, Commercial Law, Accounting, Natural Laws of Business, School News, Personal News, Educational Business News.

Subscription Price, \$1 per Year.

Sample Copy, 10c.

Club Rates Given on Application.

Beautiful Oxidized Silver Watch
Fob given free with single subscriptions at \$1.00 per year.

The American Penman 30 Irving Place
New York

Advertise in the

BUSINESS EDUCATOR

and Patronize Those Who Do

KELLOGG'S AGENCY, 31 Union Square, N. Y., has many calls for commercial teachers in high and private schools during the year. Teachers are wanted now who can qualify for public school positions and are high school graduates, to teach shorthand, penmanship, bookkeeping, etc. Write a complete letter about yourself enclosing photograph and copies of recommendations. Some place now vacant may suit exactly.

NORTHWESTERN TEACHERS' AGENCY

BOISE, IDAHO

The Largest Agency West of Chicago—For the Entire West Only, and Alaska

We need greatly teachers for emergency vacancies in all departments.

Write immediately for FREE circular.

SOME LATE FALL JOBS

This is written November 1. Besides a number of positions not so notable, we have placed teachers, since September 1, with Steward's Business College, Washington, D. C.; Waterloo, Iowa, Business College; Heald's Business College, San Francisco, California, Mass., Commercial College; Morse Business College, Hartford, Conn.; Malden, Mass., High School; Holyoke, Mass., High School; West Hoboken, N. J., High School; Tempe, Ariz., State Normal School.

May we help you, too. Enrollment Free. See our Manager at the Chicago Convention.

THE NATIONAL COMMERCIAL TEACHERS' AGENCY

E. E. GAYLORD, Manager (A Specialty by a Specialist) Prospect Hill, Beverly, Mass.

TRAINING SCHOOL FOR COMMERCIAL TEACHERS

to attend the Rochester Business Institute and secure the training in both subject matter and methods for the effective teaching of Bookkeeping, Business Practice, Accounting, Stenography, Stenotypy, Typewriting, Penmanship, Commercial Law, Commercial English, Economics and other commercial branches.

Our graduates are filling the highest commercial teaching positions in forty states and foreign countries. You may begin on the teachers' course any month in the year. Send postal card request and receive by return mail copy of our teachers' bulletin giving the particulars.

ROCHESTER BUSINESS INSTITUTE, ROCHESTER, N. Y.

The Presidential Election is Over!

But the election of COMMERCIAL TEACHERS for January employment has just begun! We are endeavoring to mobilize enough strong commercial teachers to meet the heavy demands made on us from both High Schools and Business Colleges. Since June, 1916, we have placed candidates in practically every state in the Union. One state alone employed forty-eight, and several others from eight to twelve!

Free Enrollment!

CONTINENTAL TEACHERS' AGENCY, Inc.

BOWLING GREEN, KY.

GOOD
POSITIONS
FOR GOOD
COMMERCIAL
TEACHERS
OUR
SPECIALTY

Three Men to Memphis!

A. A. Miller heads the Business Department of West Tennessee State Normal.

L. G. Frey and Clifford Edmister are with the Memphis Vocational High School—only a slight indication of our service, which covers the entire country.

Openings for January and February are now listed. If you want a teacher or a better position, tell us your needs.



THE SPECIALISTS' EDUCATIONAL BUREAU

ROBERT A. GRANT, Mgr.

316-17-18 Nicholas Bldg., ST. LOUIS, MO.



Sunday, Oct. 15, 1916, Mr. A. R. Merrill, of Saco, Me., died after a week's illness, paralysis being the immediate cause, having been stricken while engaged in his usual work, that of supervising drawing and writing.

He died at the age of 46 in the city of his birth, devoted alike to home and profession. After taking a course and teaching for four years in Gray's Business College, of Portland, Maine, he returned to the city of his nativity where, during the past twenty-three years, he supervised writing and drawing with signal success.

Mr. Merrill was a well rounded man of genial personality, and one whom all esteemed and loved who knew him. He was one of the most widely known and universally esteemed men of Saco.

As a teacher he ranked high in his chosen profession, and as a penman he was one of the best in America.

He leaves a wife, mother, son and sister to cherish his relationship, and thousands to revere his memory. Our profession loses a progressive, congenial, able coworker, whose influence

has been uplifting and who left the world the better for his having lived and labored and loved.

UNIVERSITY OF MISSOURI

Columbia, November 4, 1916
The Business Educator,
Columbus, Ohio.

Gentlemen: We are making a study of the systems of handwriting used in public schools and would like to know if you can furnish us with a list of publishers of handwriting systems.

Thanking you for your courtesy,
Very sincerely yours,

A. G. CAPPS,
120 Academic Hall.

When W. B. Mahaffey, Goldey College, Wilmington, Delaware, began his work in penmanship this year, he sent one hundred and fifty-five subscriptions to the BUSINESS EDUCATOR. He is starting a great offensive against poor writing, and in the B. E. is securing a most effective weapon to aid him. Last year many students in that institution won the BUSINESS EDUCATOR Certificate, which means that they reached a high degree of excellence in penmanship. Success to Mr. Mahaffey and to the war which he is waging.

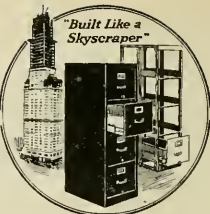
Asbury Park, N. J., Oct. 9, 1916.

Editor Business Educator:

I want to congratulate you upon the excellent appearance of the October BUSINESS EDUCATOR. It is full of meat. The consolidation of the Business Journal with the BUSINESS EDUCATOR now gives you full sway of the Commercial Educational field, and puts you easily in the forefront as a journal devoted to the interests of Commercial Education.

Again extending felicitations, and trusting the B. E., may fill a larger and wider field of usefulness, believe me,
Cordially yours,

W. P. STEINHAUSER.



For Your Office

You want filing equipment that is strong, that is mechanically efficient, that is adaptable to your particular needs—as well as economical in space.

Shaw-Walker Files

"Built Like a Sky-Scraper"

will give you 100 years of filing satisfaction.

Strength without limit, insured by big channel steel construction and electric spot welding.

Drawers run smooth and silent on big Voluntary Slides, equipped with Timken bearings.

Adaptability and variety—Shaw-Walker line includes steel files, wood files, file desks and filing supplies for every purpose.

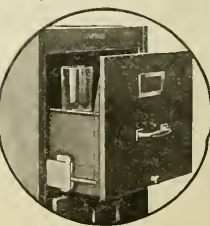
As for economy, Shaw-Walker engineering principles combine maximum capacity with minimum floor space.

Let us send you free our 120 page booklet about steel files, wood files and filing supplies.

SHAW-WALKER CO.

3011-3023 Western Ave.
MUSKEGON, MICHIGAN

A plan full of water, riding in and out, shows the smooth action of the Voluntary Slide. If the drawer bumps the slide, or resists, as in ordinary files, the water would spill.



E. A. BANKER

Register by mail for the high profession, in which there are great opportunities. Six months' term. Diploma awarded. Send for free book, "How to Become a Banker," E. A. BANKER, Pres., AMERICAN SCHOOL OF BANKING, 429 East State Street, COLUMBUS, OHIO

GOOD MORNING FRIEND

I've dropped in for just a moment to inquire if your handwriting is worth fifteen or twenty dollars per month to you. If not, I have some good news. I have a mail course in penmanship which has been of great benefit to many, and I believe it would be to you, as all the copies are suited to the special needs of every student, they are also pen-written which is a decided advantage over those engraved, which at best, are lifeless and discouraging. Let me have your name and address and I shall be pleased to send you full particulars at terms.

Address D. B. JONES, Paduch, Ky., R. R. No. 3

The COSTELLO COURSE

In Engraving by Correspondence

Is no longer an experiment, but an unqualified success. Send postal card for particulars

P. W. COSTELLO

Engrasser and Illuminator
Odd Fellows Hall Bldg., SCRANTON, PA.



BIG MEN JUDGE YOU

by your signature when applying for employment, or writing business letters. Let your signature express method, intellect, force of character. You can develop these qualities in your signature by following a guide.

Send 20c (coin) and I will write your name in 12 different styles. Choose one that fits your personality and perfect your hand. It pays. Send those two dimes today. Address
A. P. Menb, Penman, High School, Pasadena, Cal.

Resolutions

Engraved and Illuminated
(Totally Different)

Prices depending upon the amount of elaboration desired. No Circulars.

JACOB MILLER,

42 Avenue B

New York, N. Y.

H. C. Brown (H. C. Bowman)

E. L. Manning

H. C. Clifford Zoe Trask

By H. C. Clifford, Albany, Ore., a very promising young penman



Learn to Write
I can make a good penman of you at home during spare time. Write for my free book, "How to Become a Good Penman." It contains specimens and tells how others mastered penmanship by my method. Your name will be elegantly written on a card if you enclose stamp.

F. W. TAMBLYN, 406 Meyer Bldg., Kansas City, Mo.

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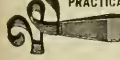
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In pen drawing the values are obtained by thick and thin lines and stipple, similar to exercises for practice given in this connection. Exercise number one shows the straight fine line and these should be uniform in spacing and thickness. No. 2 shaded vertical lines. No. 4 should be made with the arm movement, exactly like a writing exercise. Crosshatched lines are shown in No. 5 and stippling in No. 11. Gradation of tone is obtained by thickening the lines and increasing size of dots.

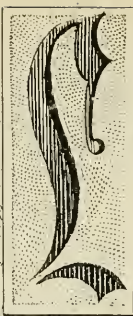
Practice on the exercises in the order given, using a finger movement on all excepting No. 4. The little sketch shows the application of lines and stipple to produce color values. "Technic" is a term referring to manner of using brush or pen in producing tone value.

A pen drawing is first drawn in pencil in order to obtain correct shape, good proportion and balance. Color value may also be suggested. Note deep shadow under the boulder, indicated by shaded parallel lines and spots of solid black, also the high light on top of boulder. The distant trees must be simply suggested. Study the quality of lines used in obtaining the different tones.

Engrossing Text

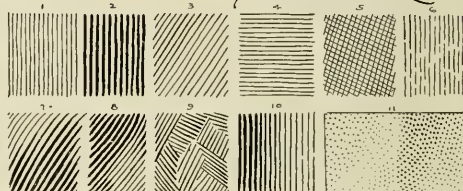
This is a very useful letter for engrossers, being most suitable for body of resolutions and diploma filling. Use a No. 2½ Soennecken pen and practice on the exercises until some skill is acquired, then follow with the alphabet. Study the form and proportions of each letter with critical care. Rule lines to govern height of letters as follows: one-half of an inch apart for capitals, and one-quarter for small letters. The correct form must be thoroughly impressed upon the mind, therefore critical study and careful practice must go along hand in hand.

Regular spacing is of utmost importance in all styles of lettering. When you can write the entire alphabet, including small letters, without a copy, try your hand at page writing. This will test your skill in the way of uniform size, spacing, etc.



Lettering and PEN DRAWING

FOR BEGINNERS



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A B C D E F G H I J K L M N O P Q R
 S T U V W X Y Z *Brown's Alphabets 1916.*

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BOOK REVIEWS

Our readers are interested in books of merit, but especially in books of interest and value to commercial teachers, including books of special educational value and books on business subjects. All such books will be briefly reviewed in these columns, the object being to give sufficient description of each to enable our readers to determine its value.

Commercial Education, Bulletin, 1916, No. 25. By Glen Levin Swiggett, Special Collaborator in Commercial Education in the Bureau of Education, Government Printing Office, Washington, D. C.

This booklet of 96 pages is an abstract of the papers presented before

the Subsection on Commercial Education of the Pan American Scientific Congress, held in Washington City Dec. 27, 1915, to Jan. 8, 1916.

No recent volume, if ever any other, contains so much vital material for commercial teachers as this, because it presents in nutshell form the latest viewpoints of many prominent educators in and out of our profession and in this and several foreign countries.

Dr. Swiggett has performed well a most difficult and large task of condensation which only those who are busy and appreciative can fully estimate.

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Selling Things. By Orison Swett Marden, assisted by Joseph F. MacGrail. Thomas Y. Crowell Co., New York. 300 pages, 12mo., cloth, net \$1.00.

Many books have been written on salesmanship. Their merit and helpfulness have elevated selling to the dignity of a profession. "Selling Things" gladly enters a friendly field, not only to encourage the study of how to sell, but more particularly to supply that healthful stimulation so essential to every good sales organization.

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thusiasm, it gives confidence, it imparts the power to persuade.

The Teaching of Shorthand. By John Robert Gregg, Gregg Publishing Co., Chicago and New York. 155 pages, bound in cloth. Price 75c.

This little volume will be a valuable addition to the library of the shorthand teacher. It is a compilation of talks given by the author before various bodies of commercial teachers, and is consequently both practical and inspirational.

Among the subjects treated are the three main divisions of shorthand teaching, — the presentation, the application, and the examination; the training of the memory and the development of concentration; the secret of speed in execution; the use of the blackboard; discipline; differences in day and night school methods; what should be expected of a student at graduation; and the application of modern efficiency principles to the teaching of shorthand.

Rational Typewriting. By Rupert P. SoRelle. Gregg Publishing Co., Chicago and New York. Cloth bound. Price, \$1.00.

The new edition has been designed particularly to meet the needs of high schools where one period a day is devoted to the teaching of the subject, but is easily adaptable to the shorter courses of commercial colleges.

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Pitman's English and Shorthand Dictionary. Isaac Pitman and Sons, New York and London. Part one, paper bound, 32 pages, price 10c.

This is the first of about twenty-six parts, which will comprise the volume when completed. The word is first given in shorthand characters, then in black face Roman type, followed by its definition, etc. These volumes will be invaluable to the writers of Isaac Pitman Shorthand. The engraving, printing and paper being first class in quality and style.

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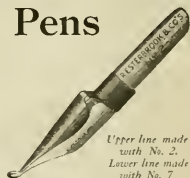
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PROGRAM

Wednesday, Dec. 27, 9 to 12 a. m., in the Rose Room

- Subjects: 1. "Bookkeeping—How I Teach It."
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 (b) The Wholesale Set.
 (c) The Merchants Corporation Set.
 (d) The Cost Set.

Methods of teaching each set will be presented by different teachers.

2. "Commercial Law—How I Teach It."

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Wednesday, Dec. 27, 2:30 to 4 p. m.

- Subject: "Shorthand—How I Teach It."
 (a) The theory.
 (b) The technique.
 (c) Combining theory and technique, or coordinating mental and manual processes in developing speed.
 (d) Demonstration of results by five months' students in Rowe Shorthand.

Friday, Dec. 29, 7:30 p. m.

- Subject: "How I Conduct Dictation Work in Shorthand."
 (a) The eye medium.
 (b) The ear medium.
 (c) Now I avoid common errors in teaching.

The names of those who will discuss the above topics will be given with the complete program in the December number of THE BUDGET. **All teachers interested in improved teaching methods are cordially invited.** "Come let us reason together."

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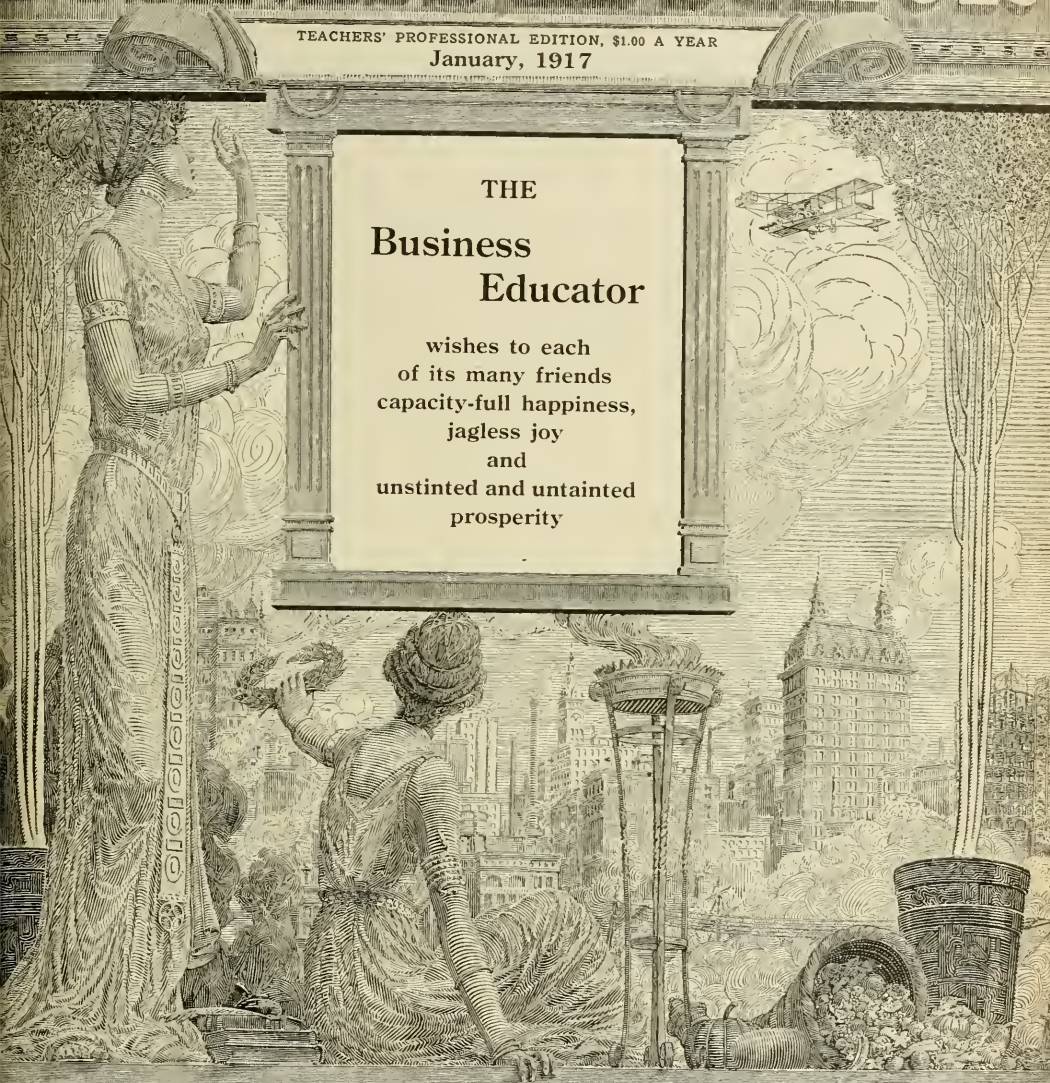
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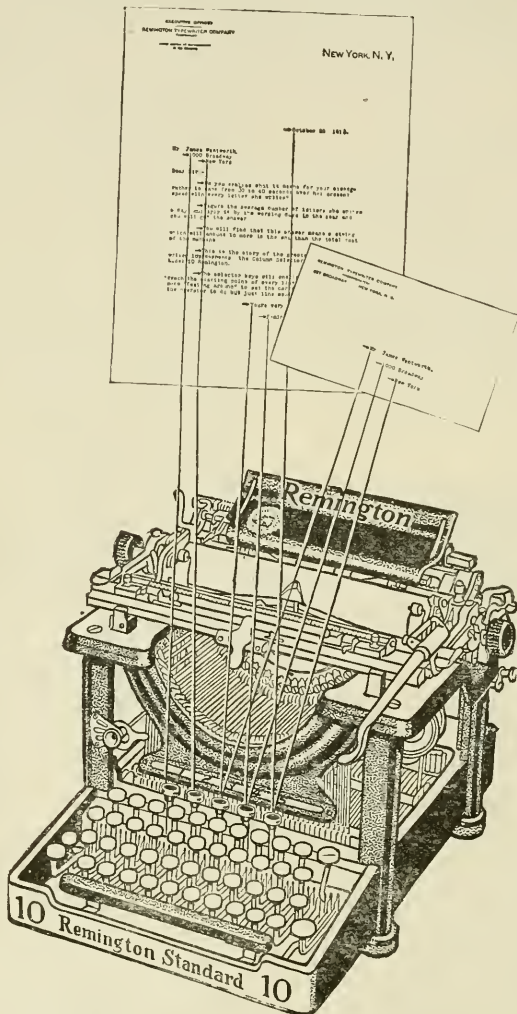
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ALBANY

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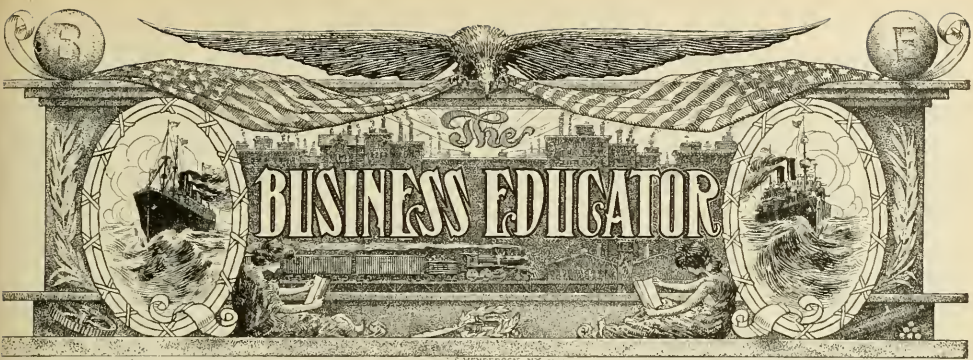
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VOLUME XXII COLUMBUS, OHIO, JANUARY, 1917 NUMBER V

The BUSINESS EDUCATOR

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The Business Educator is devoted to the progressive and practical interests of Business Education and Penmanship. It purposes to inspire and instruct both pupil and teacher, and to further the interests of those engaged in the work, in private as well as in public institutions of commercial education.

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Rates to Teachers, Agents, and Club Raisers sent upon application. Write for them whether you are in a position to send few or many subscriptions. Sample copies furnished to assist in securing subscriptions.

THE TREND

Whither we look, the intensification of human effort seems to be the secret of service. To do more in less time or to do it better, or both, seems to be an ever increasing economic necessity.

In some directions or at certain periods this does not seem to be the rule, but when one counts the many who are busy and the few who are idle, when one considers how little time one has for improvement or enjoyment, it becomes evident that we are in an age of intensity and speed.

Whether we are nearing the end or but beginning the era of speed and intensive and incessant activity we do not seem to comprehend. Do you?

Elimination, systematization and improvement are the means of lessening human activity, increasing human product, and serving human need. We all need to cultivate these things by omitting the unnecessary, by planning the tasks, and by improving the method.

Life can be lengthened and made happier by complying with rather than by combating these tendencies.

PRESENT AND PROSPECT

About the time this number of The Business Educator is being gotten through the mails the National Commercial Teachers' Federation convention will be in session in Chicago. It promises to be an unusually successful and large meeting. It is predicted that some changes will be recommended and made looking to larger service and more practical work.

Certain it is that if those gathered there work in the spirit of co-operation and progress rather than for selfish gain and aggrandisement, much can be accomplished. Opportunity is here and now for progress in private as well as in public commercial education.

It is to be hoped all who can will attend and partake in the proceedings, and thus be the richer for having received because having given.

Mr. W. F. Cadwell, Rockford, Ill., recently disposed of his school to its former owner, G. W. Brown, the well-known business college man. Mr. Cadwell retires from school work because of ill health.



By E. A. Lupfer, Zanerian College, Columbus, O.



HANDWRITING EXTREMES

A generation ago, and even until today in some belated minds and sections, form was considered the main essential in teaching and learning to write. A handwriting that was good in form, fairly accurate and uniform in size, slant, and spacing, was considered not merely passable but good, no matter how slowly written or with what labored effort produced. As a consequence that was the era of **formalism** because form was featured at the expense of freedom—reading (the reader) was favored rather than writing (the writer). It was the day of **art** in penmanship rather than the day of writing as a language.

But the formal days of Spencerian beauty and vertical uprightness ceased to satisfy and movement became the modern watchword of progressiveness in handwriting teaching and practice. Movement exercises, just so high, just so many to the line, and just so many in the minute came to replace the flourished quills and flying birds of old. As a consequence many have been led to believe that writing is good if it be but done with muscular movement, no matter how wretchedly irregular if but merely legible. This, as a result, is the day of **mannerism**, because movement is being promoted at the expense of sightliness—writing (the writer) is favored rather than reading (the reader).

Of course, many experienced, well balanced, discerning penmen and teachers never taught merely form but form with movement, and, of course, a still larger number of discriminating penmen and pedagogic teachers of today have refused to teach merely movement but movement with form, but, alas, many there have been and are who are teaching movement and tolerating scribbling, thinking that they are successful.

Those who have thought, observed, practice and taught much have held to **form and freedom**, favoring alike form and facility, and thereby encouraging and aiding thousands to learn to write plainly, freely, and neatly, even slightly.

On the other hand, many, far too many are rating as "good" writing that is scarcely readable and unsightly, merely because it was written rapidly or without the aid of the fingers. As well might we rate speech good when uttered without the aid of the tongue and lips.

Good writing, the best writing, is the product of the muscles from the finger tips to the trunk of the body, just as the best speech is the product of vocal muscles from the lips to the abdomen. There are times in the teaching and learning when it is necessary to stress form and then movement, but always best to do so but temporarily for the purpose of producing a balanced product of form done freely in the service of thought.

PENMANSHIP CORRELATION AND CONCENTRATION

Extracts from Paper read before Penmanship Association, Chicago, December, 1915

Twenty years ago the educational world was discussing and defining the meaning and scope of correlation of subjects or branches taught in our schools, and the emphasis to be placed upon them at different times by and through concentration.

It was about this time that observations and experiments revealed that real educational progress was dependent upon and came through physical changes and mental conditions, each of which evolved at different times or during certain periods. It was during these periods of awakening or upheaval or growth that educational results were most fruitful.

Nature seasons the human soil for mental and manual seed time and harvest just as surely and as sanely as she seasons the earth for the seed time and harvest. The difference is that the farmer learned earlier than the teacher when and how to sow and to reap the most plentiful harvest.

The problem of concentration in writing involves such details as age of pupil; need of writing for immediate use; power to focus attention and intensify effort in harmony with rather than opposed to the laws of nature; and so arrange the technic of the art as to be most easily and quickly mastered.

Much straining in the guise of movement training is being done in the first and second years of school life in an endeavor to dispense with the training in the seventh and eighth grades. Delayed written language work and overwrought nerves are the consequence, with a loss for every gain in the unner grades.

On the other hand, much effort on the part of the teacher is wasted, eyes weakened, lungs deflated, and muscles cramped by too much emphasis upon technical accuracy in the form of script drawing.

In no other way is success curtailed and interest lessened more than in continuing into the seventh and eighth grades the same clementary, formal, class drill pursued in the pre-

ceding grades. Mannerism is as deadly as formalism.

Because of mental awakening and desire for expression, children need to be taught to write early in school life, but emphasis needs to be placed upon perception rather than upon performance, or as well as upon it. Similarly, in the following years, say the third and fourth years or grades, emphasis needs to be placed upon the manual phase of writing, transferring thereby writing from mind to muscle or from the brain to the arm.

The grammar of writing, both of form and technic, needs to be developed in the grammar grades. It is there that the final or finished phases need attention. Whether it shall be reconstructive or constructive or both, depends upon what has preceded. For there may be the threefold phase or process necessary: the destructive, the reconstructive, and the constructive.

Concentration means that the teacher of each grade shall emphasize the phase of writing most needful by the children of that age and grade. For the needs of the seven-year-old varies from those of the ten-year-old and the ten-year-old needs necessarily are less exacting than those of six teen years.

This division of work prevents duplication of effort except where and when necessary. It promotes interest by preventing the sixth grade teacher from drilling upon the same material as the third grade teacher.

The grouping of letters according to similarity of form and movement also provides for more effective and intensive training than is otherwise possible.

For want of discrimination in the differing capacities of pupils, both as concerns age and inheritance, many pupils are permanently retarded in writing by being taught that there is but one, precise manner and speed and style of writing, with the result that there are many who never find themselves and therefore never succeed.

Concentration upon the essentials only—plainness and freedom—is the safe and only road to the highest efficiency. Too much emphasis upon system and manner are elementary phases of instruction and when persisted in too long they stultify.

We must still begin subscriptions with the September number. Don't miss a number and then regret it as many do each year. Better subscribe now.



Lessons in Practical Penmanship

C. E. DONER, Beverly, Mass.

Penman Eastern Massachusetts Normal Schools

DO NOT let your penmanship hold you back. It is not too late to begin working on your penmanship with a view of winning a Business Educator Certificate.

2 2 2 2 2 2 2 2 2 2 2 2
Quell Quinine Quickly Quaint

Quietly and earnestly do your work.

Lesson 39. For Q count 1-2-3 with a light, quick elastic motion, lifting the pen quickly in ending the letter. This ending stroke is a compound curve dropped a little below the line. Practice the words with ease and freedom.

1 O O O O O O O O O O O O O O O O
2 l
3 u u u u u u u u u u u u u u u u
4 m m m m m m m m m m m m m m m m
5 n n n n n n n n n n n n n n n n

Lesson 40. For drill number 2 count 1-2-3-4-stop, glide-stop, glide-stop, glide-stop, glide-stop, glide-stop, glide. This is a good drill for making h and k. Make exercises 2, 3, 4 and 5 less than a space high.

h h h h h h h h h h h h h h h h
h h h h h h h h h h h h h h h h
h m m a k e t h e m e l i k e h u m a n

Make hay while the sun shines.

Lesson 41. For the h count 1-stop, 1-2-3. For the k count 1-stop, 1-loop, down-curve. Practice joining the letters and writing the words.

Make the most of your time now by improving your penmanship as much as possible. Try to write the sentence as well as it is written here.

X X X X X X X X X X X X X X X X
Xenia Xenia Xenia Xenia

X is a letter that is seldom used.

Lesson 42. For the X count loop-down, down-loop, bringing the two parts together in the middle. See that the two loops balance.

Write from 15 to 18 words a minute in your practice on the sentence.



t d t d t d t d t d t d t d
 tttttt ddddddd tttttt ddddddd
 time dime that dividend title

When in doubt do your double best.

Lesson 43. For the t count 1-2-3-cross. For the d count 1-2-3-curve. Practice joining the letters. Double your practice on this sentence, and your results will be redoubled.

W W W W W W W W W W W W W
 W W W W W W W W W W W W W
 Willing Within Writing Wonder
 Write with freedom of movement

Lesson 44. The count for the first drill should be loop-down, 1-2-3-4-5-6-curve. For the W count loop-down, 1-2-3. The ending stroke in the letter should be well curved and made fully half the height of the letter.

j z j z j z j z j z j z j z
 j j j j z z z z j j j j z z z z
 join zone major dozen junior

The gay young major jumps zigzag

Lesson 45. For the j count 1-2-3-dot. For the z count 1-2, 3-4. The first part of z is the same as the first part of n. Note the compound curve in joining the j's.

This is a splendid sentence for loop letters below the line. Note the joining of T and h.

Z Z Z Z Z Z Z Z Z Z
 Zaner Zaner Zaner Zaner

Zanerian College, Columbus, Ohio

Lesson 46. Count for the Z loop-down, 1-2; or, 1-2, 3-4. Pause on the base line before making the ending loop. Join Z and a without lifting the pen in the name Zaner.

The name of a famous school of penmanship. Many noted penmen have received instruction in this institution.



The price of a good handwriting is not only talent but toil. Study and practice coupled with determination are sure to win.

We learn to write a rapid arm movement hand only by writing rapidly with an easy continuous rhythmical motion.

Lesson 47. Here is another paragraph to test the ability you possess and have gained through practice on all previous lessons. Make a careful study of height, spacing, slant, beginning and ending strokes, and the correct formation of the letters. Good writing is that which is easily written and easily read. Frequently compare your own writing with that of the copy.



Practical Business Writing

E. A. LUPFER

Zanerian College, Columbus, Ohio

Send 10 cents with specimens for red ink criticism.

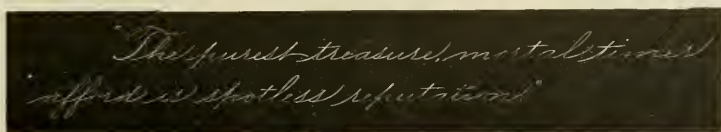
HAVE YOU A GOOD POSITION?

Many students get into a rut and find it very difficult to make progress. They seem to work faithfully but it is almost impossible for them to reach the goal. Quite often the trouble is incorrect position of body, hand or paper. Your desk may be too low, part of your hand, arm or body may be in a cramped position, or the paper on which you are writing may be too far to the right, or too far away from the body. Try to be natural and write with a free uncramped arm. On the other hand, don't write with so little effort that you remind one of a lazy donkey. Put effort into your work or you will never reach your object. If you are making good progress your position is no doubt good, but if you are not, study illustrations of good positions and watch good penmen work. Your hand may not be exactly the same shape as other penmen, and therefore your position may have to be a little different.

Your ink, too, is very important. With thick, muddy or pale ink, your work will lack life, and you will not have the inspiration for work that you should have, because you know it will not look good. You cannot buy ink ready for use if you want the finest. Arnold's Japan Ink comes as close to it as any, but I have always had better success in mixing Zanerian India Ink. Some learn to mix one kind of ink better than another; so, again, it is up to you to learn how to mix one kind of ink well.

We teach young men and women to write well to keep accounts accurately to become proficient in shorthand and typewriting and to make practical use of these accomplishments. For further particulars address

*James S. Henderson,
Supervisor Penmanship, Public Schools,
Birmingham, Miss.*





Nothing great was ever achieved without enthusiasm. I enthusiastically acquired a business education and see the results.

LUNYER

"The darkest day in any man's career is that wherein he first fancied that there is some sort of way of gaining what he thirsts for by squandering it."

EAL 16

Success

He has achieved success who has lived well, laughed often and loved much, who has gained the respect of intelligent men and the love of little children, who has filled his niche and accomplished his task, who has left the world a better place, whether by an improved fanny, a perfect poem, a rescued soul, who has never lacked appreciation of earth's beauty or failed to express it, who has always looked for the best in others and given the best he had, whose life was an inspiration, whose memory a benediction."

LUNYER - 76 -

Try to find what part of your work is weak and what the cause of it; then remove the cause. To illustrate, if your writing looks cramped, it indicates that your movement is slow. This slowness may be caused by incorrect position of part of the hand—the fingers may not be curved naturally or the first finger may be too straight. Whatever the trouble is, your writing will not improve as it should until conditions are righted.

The letter below will give you a chance to find your weak spots. Don't be satisfied until you get it to look right. Study your work and try to correct the things you see are not good. In studying your work, consider the following things separately: movement, form, capitals, small letters, slant, spacing, size and base line. You will find it good to take one letter at a time, the a for instance, and see how many are good and how many are not, and wherein improvement can be made.

See how many letters are illegible. You may be surprised to see so many that could not be read if taken alone. Each letter should be plain. Legibility is the first essential. Unless your writing can be read easily, it is not good.

St. Louis, Missouri.

The R. K. Manufacturing Co.
Springfield, Mo.
Gentlemen:

From information I have received, I am led to believe that you employ a number of high grade stenographers and that your company is appreciative of good services.

I am at present employed by the Atlas Building Loan Company at a salary of ten dollars a week. Mr. R. E. Arthur, the secretary, states that although I am capable of earning more, they do not care to exceed that amount. I believe he will testify to my efficiency.

Will you place my application on file until such time as you may have an opening in your office?

I should be glad to have you make inquiry of Mr. J. B. Moore, president of the Atlas, whom you probably know, for further information regarding the character of my work.

Very respectfully,

Alice M. Manning



EDITOR'S PAGE PENMANSHIP EDITION

**Our Policy: Better Writing Through
Improved Teaching and Methods.
Form with Freedom from the Start.**

INTEREST

The interest manifested in a subject is determined by the need and value of it as well as the pleasure derived from its pursuit or practice.

The need of writing constitutes the first interest in the subject. The value of it constitutes the second. And the pleasure derived from its practice constitutes the third incentive. Age, necessity, and temperament determine nature and extent or intensity of that interest.

The teacher has much to do with stimulating and maintaining interest. The natural or needful impulse to write comes early and is easily promoted or destroyed by well or ill directed instruction. Hence the need of right instruction from the first to insure correct habits and to forestall discouragement or dislike for the art.

To give the right thing at the right time in the right way means success. To show when the hand and eye can best co-operate; to explain when word and ear can best convey; to encourage when trials seem fruitless; these constitute the things which lead to success through interesting and helpful instruction.

How writing aids other subjects, trains eye and hand, and increases salaries, adds zest to all who possess the commercial instinct.

And then the pleasure derived from writing well with ease means delight to eye and muscle.

Prizes should be used only when instructive, instructive, skillfully planned lessons fail.

Just why more prizes are needed in writing than in arithmetic or reading we have never discovered, unless it is that the writing lesson is not as logically planned and as skillfully presented. Unnecessary repetition kills interest. Disconnected exercises discourage because they do not lead forward. Incessant counting grows monotonous.

Encouragement is always stimulating, and it costs little and leads onward and forward and upward.

WHAT NEXT?

The round, the angular, the semi-angular or Spencerian, the vertical, the light-line styles of writing have each and all, with a hundred modifications, been with us within the century past.

Finger, combined speed and muscular or arm movements have each in turn been tried or are now being tried.

Sometimes it was **form**, sometimes it was **movement**, sometimes it was just **writing**. As a consequence and as is common with reformers and promoters, sometimes form terminated into formalism, speed into speeditis, and movement into mannerism.

What next?

Isn't it about time when the essentials of good writing be kept in mind rather than but one or two of the things which are necessary on the part of all who would write well?

Position and form and movement are all equally essential, for without any one the result is a crippled manner or a scrambled result.

The individualization of all lines of instruction—the adaptation of condition to individual needs in order that each may discover himself, indicates that **individuality** may be the next to receive attention, and, like the other elements of a successful handwriting, to be over-valued or unduly discredited.

If it comes, it will mean the intellectualization of instruction and the minimization of formal drill. More constructive criticism and less routine drill will mean better writing for more people.

Suggestion and criticism that are stimulating and concrete, can do much to reduce the quantity and improve the quality of so-called instruction and drill at the present time.

Try it and see. Try it and thus anticipate the coming issue.

Meet and master the inevitable rather than be defeated by it by being too late. "Grasp the skirts of happy chance and breast the blows of circumstance."

ESSENTIALS vs. NON-ESSENTIALS

A recent correspondent asked "Why are the letter-forms on a basis of two-spaces in the primary grades and on a basis of three spaces in the grammar grades?"

writing capitals and loop letters are made relatively less large than in small writing.

But the point we wish to make is that too frequently people make too much over a given size, slant, and space, thinking there is some one size, slant, and space that is best for all. These are variable qualities adjustable to age, condition or vocation, and temperament, and are not, therefore, fixed or varying qualities.

On the other hand, turns and angles, retraces and loops, and characteristic features or details of letters are essentials to legibility and need to be emphasized by illustration and instruction.

And just as these affect legibility, so uniformity in size, slant, and spacing affect sightliness and facility. What the size, slant, and spacing are is of less consequence than the distinctness of turns and angles and the uniformity of the size and slant.

Thus it is that many teachers almost continually emphasize, consider, and drill upon the nonessentials instead of upon the vital phases of penmanship technic and practice.

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**News Items and Miscellaneous
Timely Material.**

Automatic
—AND—
Adaptable

To fit writing to the individual and to make it habitual as well as personal is the end of superior teaching.

Junior High years in school are years of opportunity to individualize formality and merge it into personality that will make for efficiency in writing and character in conduct.



EDITOR'S PAGE PROFESSIONAL EDITION

A Forum for the Expression of
Convictions and Opinions Rel-
ating to Commercial Education

THE SURVIVAL

To a casual reader of history it would seem that the present generation is witnessing and undergoing more and greater changes than any previous one.

Travel, agriculture, manufacture, means of communication, and indeed almost all human activities, are rapidly evolving and transforming and thus stimulating everything humanity touches.

The pessimist sees in these evolutions more of evil than of good; the optimist, more of life than of death. Among other things the recent presidential election disclosed a marked change of thought and conviction on the problem of prohibition—so great as to be alarming or inspiring, depending upon your individual viewpoint and connections.

Incidentally we venture the conviction that the liquor interests themselves are responsible for their defeat because they have supplied the saloon, without restrictions, with the materials of which crimes are conceived and executed. Long since the bar tender should have been under the same law as the drug clerk.

Likewise, the present generation is witnessing a momentous change in the matter of commercial education. The past generation saw it evolve but this is seeing it expand and change.

The pessimist sees danger in this expansion and change. If he be a private school man, he sees the high school obliterating the business college. If he be a conservative college man, he sees the commercialization and consequent lowering of learning. The optimist sees opportunity for good in the spread of commercial training and sees a future for both private and public commercial schools.

If the private commercial school becomes a thing of the past, no immediate agency will have done so much for its extinction as its own short-sighted, superficial, inefficient work. If the better commercial private school ever becomes merely a matter of history, it will be when socialism becomes the public dispenser of education of all kinds.

A couple of years ago in proving our list of commercial schools we discovered a large number of deaths, and in another series of letters now going out we find the mortality rate high. And it is the same among schools as among human beings; the weak go to the wall—the fittest survive. If the strong schools were succumbing it would be alarming, but it is encouraging instead.

Each school proprietor holds within his own grasp the power to shorten or lengthen his own existence.

POLITICS

As a rule, as our readers know, we rarely touch upon politics or religion, because so many inherit what they possess in these lines that it is useless to argue the question with them.

There was one thing the Wilson-Democracy put across we didn't have very much faith in at the time, but it was the one thing the opposing candidates said little about: the financial legislation whereby the reserve money of the nation is not all now located so near to Wall Street. That and the many-time successful Republican campaign cry "full dinner pail" gave the Democracy a second chance to make good or to make a fool of your Uncle Samuel, depending upon your convictions, and the final reckonings yet to come.

The independent voter and thinker seemed to have been abroad in the land, which is a wholesome sign, for it is better to go wrong once in a while than to go as "dumb driven" goats.

A SCHOOL SAVINGS BANK

A savings bank system, operated and patronized by the students of Manual Training High School, that has been contemplated by Porter Graves, principal, and P. B. S. Peters, head of the commercial department for several years, has been opened in the school building, Kansas City, Mo. The board of education at its last meeting granted the request to establish such an institution.

Two objects are aimed at. The first is to teach frugality, thrift and how a depositor should carry on a savings account. The second is knowledge of banking.

More than one-half of the twelve hundred students of the high school have expressed their intention of opening accounts in the school bank and manifest marked enthusiasm. In a recent canvass 250 students reported that they were employed before and after school hours. This number of part time working students is probably more than any two of the other high schools combined. The aggregate salaries earned each week by these students amounts to more than \$1,000. A large number of the students are given "allowances" by their parents. It is the general opinion of the faculty that a large per cent of this money is spent needlessly, and they hope to interest the students in opening accounts in the new bank.

The bank is organized on the same plans as the legitimate commercial savings institution, with the exception, in its transactions it cannot lend money or make discounts. Active officials for the bank are elected from among the students of the advanced commercial classes.

A board of directors is selected from the faculty with two or three students acting as representatives of the student body. Deposits of any amount may be made with the school bank and all deposits are subject to interest at 3 per cent.

Whenever the school bank has \$25 or more in cash on hand it is taken to the Missouri Savings Bank, which acts as a depository.

All students handling school accounts and Mr. Peters, who will act as chief director of the savings system, are placed under bond. Funds received from school activities, such as athletics, plays and the Manualite, are deposited in the school bank.

The High School Bank is open from 8 to 1 o'clock. Each depositor is given a "pass book," and ledger accounts and records of deposits are kept.

MENTAL

MEANDRINGS

CARL C. MARSHALL

Cedar Rapids, Iowa

The Cash Value of a Man

Some time ago a good friend of mine down in Kentucky put me in possession of a most interesting human document. It is a bill of sale for fifteen negroes which were auctioned off on December 29, 1819, in pursuance of the settlement of an estate. Here is the list of the negroes and the prices they brought:



Harry	\$600.125
Jessee	.125
Mary	.125
Ned	625.00
Jenny, Patrick & Maryan	605.00
Anthony	410.00
Caty	602.00
Betty	700.00
George	1020.00
Bill	700.00
Tom	655.00
Robert	550.00
Greenup	500.00

It will be noted that the prices ranged from twelve and one-half cents, (an old fashioned "shilling") in the cases of Harry, Jessee and Mary, to over a thousand dollars in the case of George. History is silent as to why nobody would invest more than a shilling in either of the first three named, but there is a tradition that George was an expert tobacco raiser and could loss a tobacco crop from the bedding of the seeds, to the curing of the leaves. Indeed his owner was able to "hire him out" to any planter for a wage amounting to much more than the interest on his investment. Possibly this George person started the saying "Let George do it." It is also in evidence that Betty, who fetched \$700, was a famous cook and could do 'possum and sweet potatoes and corn pone to a brown turn, not to mention her high art in the matter of cracklin' hoe cake, persimmon puddings, and brewing egg nog. No doubt the prices of all the other darkies were determined largely by their power of service.

In looking over this human inventory, the thought comes to me that, though we no longer put human beings under the auctioneer's gavel, men and women have a cash value just the same. Is there any way of finding out what this is? Let us see. When I pay a young lady \$15 a week to act as my stenographer, do I not have a real investment in this young lady? \$15 a week is \$780 a year. This sum at 5 per cent is interest on \$15,600. In other words, if I wanted to invest at current rates such a sum as would yield enough to employ such a young lady, I should have to "dig up" just \$15,600. It is said that the various activities of the General Electric Company in Chicago, are directed by a man who receives a quarter of a million dollars annually as salary. This is interest on five million dollars, and that is the sum the General Electric Company has invested in that one man.

It is thus easy to see what investment a wage-earner represents to the one paying his wages, but the question has still another phase. What is the wage earner worth to himself, or to others, as a producer of net income? Suppose we were still making cash investments in people as they were in 1819, and suppose a group of average young fellows were up for sale. The first chap put up by the auctioneer is Tom. It develops, on investigation, that Tom is an errand boy, without special ability or skill. He is able to earn on an average not above \$8.00 a week, just about enough to keep him in food and clothes and pink neckties. Should you buy him and hire him out, you would get absolutely nothing on your investment. Obviously, in the matter of sale-price, he would be in the same class with Harry and Jesse and Mary of the Kentucky estate, who were knocked down at a shilling apiece. But now Dick is put on the block. The auctioneer proves that Dick can earn \$15.00 a week, and that it takes only \$10.00 of that for his "up keep." Clearly the man who buys Dick can get \$5.00 a week on his investment, which, at 5 per cent, is interest on \$520.00.

Now, it doesn't matter whether a man owns himself or is owned by somebody else, his net cash value as an investment remains the same. Do you get the idea? It is as simple as two and two. A man's cash value, on a basis of 5 per cent, is that sum which put at interest at 5 per cent will yield an income equal to his net earnings.

In a future "meandering," I am going to carry this discussion a little further and show how big profits may be gathered by increasing one's cash value, by adding to his power to earn an income. I hope to show some startling figures indicating what a boy may earn in such a campaign of "preparedness."

And Yet Readers of the Educator Another will recall that on several occasions I have enlivened this column with pithy and pungent excerpts from the pen of John MacDonald, of Kansas, who for more years than I can remember, has been editor of the Western School Journal, and the Nestor and Grand Old Man of education in the Jayhawk State. He will be remembered as the shrewd genial old gentleman who had charge of the Kansas Educational Exhibit at the World's Fair at St. Louis, and for a quarter of a century or more he has been President, (and life and soul as well), of the Educational Press Association of America.

One night late in October, last, alone in his little office, John MacDonald was putting the finishing touches to the proof sheets of his November issue. In the morning, his bent form was still bowed over the proof sheets, but his great soul, as his countrymen say, had "slipped away." He had "died in the harness," as he had often told me he hoped he would die.

It was my privilege to know "Uncle John," (as he was lovingly called by most who knew him) since the day when I was an embryonic country school teacher, and he was County Superintendent of Schools in Topeka. That was forty-four years ago. I have known no more interesting man. He was a canny Scott, with the insatiable Scotch hunger for learning. He had a rare sense of humor, and, on occasion, could brilliantly flash the two-edged rapier of wit with the best of them. But he had an intellect as true to truth as the needle to the pole. Also, he had faith, and undaunted optimism, and never doubted the ultimate divine outcome of life. He was poor in pocket, having better business in the world than making money, but his riches of personality were more than the wealth of a thousand Rockefeller's.

Good bye, Uncle John! If it is given me to tread the Celestial paths, I shall seek no kindlier shade than thine.

COMMERCIAL SECTION

N. Y. Teachers' Association, Buffalo, Nov. 28 and 29, 1916

The first meeting was called to order at 10 A. M. by President W. E. Weafer, of the Hutchinson-Central High School, Buffalo.

Mr. Frederick A. Vogt, principal of Hutchinson-Central High School, Buffalo, N. Y., welcomed the Commercial teachers to the city and to his school. Mr. Vogt said that eleven years ago he had violated all precedents in introducing commercial subjects into his high school curriculum. The change has been found to raise rather than lower the standards of the school, and to enhance rather than damage its reputation.

The first paper on the program was by Mr. Solomon Weimer, principal of the High School of Commerce, Cleveland, Ohio. Principal Weimer believes that a change of emphasis from cul-

tural studies to practical studies has been forced upon the educational world by the vital need of the people; and that, in accepting this change and in developing a thorough business course, public education is fulfilling in a larger degree the idea of democracy.

The next on the program, a talk by Miss Ruth J. Alport, of Masten Park High School, Buffalo, N. Y., on "How I Gathered My Illustrative Material for Commercial Geography," was a very practical sketch of how she procured in two years a modest collection of specimens to take the place of the comprehensive exhibits which were destroyed by fire.

From Lyons and Carnahan, of Chicago, she obtained a list of the business houses who would supply educational matter at a small cost or entirely free. Then, as specimens came in from many of the firms to whom she wrote, the exhibits were grouped under various topics, as textiles, foods, minerals, etc., were labeled and placed in a bookcase donated for the purpose, called "the specimen case."

After Miss Alport had answered a few questions by the teachers, the chairman introduced Mr. Charles M. Heald, Commissioner of Public Affairs, Buffalo, N. Y. In his cordial welcome to the Association, Commissioner Heald said that such an organization brought a message of intelligence and an uplift to any community where it was in session. He was deeply impressed with the contrast between the schooldays of the modern young person with those of his own youth. Much of the information now given in high school, he had gained only when he had actually plunged into the world of business.

Since the next speaker on the program, Mr. Frank, of New York University, could not be in Buffalo until the following day, his paper was announced for Wednesday morning.

At this time Mr. O. W. Burgess, of Lockport, N. Y., led a short discussion on the "Recommendations of Approved Methods of Teaching the Processes in Commercial Arithmetic."

The regular program was opened by a paper on "Teaching Commercial Arithmetic in the Junior High School," by Mr. Floyd S. Wheelen, of Rochester, N. Y. Mr. Wheelen's deep, energetic enthusiasm impressed itself upon his auditors so that his illustrations of "rapid-fire" problems in mental arithmetic brought them figuratively "to the edge of their seats."

Mr. Wheelen showed a card device for individual records in the ten-minute written speed tests, on which different colored stars indicated the degree of accuracy attained. This record, he said, was followed with intense interest by the pupils.

The hour devoted to the commercial arithmetic class is divided into oral, mental, rapid drill work, and the silent seat work or written assignments. The aim is to have twenty-five or thirty minutes of seat work daily for individual help to slow or backward pupils.

(Continued on page 31)

Missouri Valleyites Have Big Time

Memorable Mental Menu Mixed With Good Eats, Joy Rides and Other Jolly Jinks

BY THE MEANDERER

The meeting of the Missouri Valley Teachers' Association, at the Coates House, Kansas City, Mo., on Dec. 1-2, measured well up to the traditional standards of this lively organization. The quiet, dignified halls of the fine old Coates House made an ideal housing, and happily apart from the "maddening crowd's ignoble strife" over beyond Main Street.

Early Friday the clausmen and lassies began to gather, the book men, jolly and genial, being mostly first on the ground. Soon the real people began to blow in from all directions. The Boyles, pere and fils, rotund and rosy, from up Omaha way. Came also Brother Errebo and his new wife from down in the zinc country, Birch (happy monicker for a pedagogue!) and Weatherby, from Lawrence, and scores of others all the way from Iowa and Oklahoma.

Most of the local fraternity were, of course, on hand to give them welcome. All through the lobby and overflowing into the big assembly hall of the Coates, smiles, hellos, handshakes, and jolly greetings. The same glad good tune, so old and yet so perennially new.

By the time President Gifford's gavel dropped at nine-thirty Friday morning, about 50 or 60 were on hand, and still they kept coming.

The pretty secretary, Wera Nathan, of the Central High School, Kansas City, read about what was done at the previous meeting, and her report was OK'd. Then the mild-voiced Gifford made a pleasant and kindly talk about things in general, but he gracefully ducked the responsibility of putting over the usual long-distance "president's address." I did not hear any knocking on account of this omission. Gifford is a kindly soul and knows enough not to violate Rule IX. (Of course, you know what that is.)

I am sorry the Educator has not space this month for at least a synoptic report of the very fine numbers covered by the program of this meeting, for nearly all of them are more than worthy of detailed treatment. Everybody who has had to do with staging convention programs, knows there is a lot of work in it. You may think you are to serve up a regular Lucullus feast, only to find that not a single dish has been cooked right or happily served. What you thought was going to be terrapin stew turns out to be hash, and the costly truffles taste like friend egg-plant. In fact, the whole feed may suggest Sydney Smith's famous one-line description of a dinner: "Everything cold but the water."

But the chefs of this present Kansas City spread had better luck. Almost every offering was toothsome, and nutritious, and—to drop my gastro-

nomic metaphor—notably worth while and even brilliant.

But I can only sketch the procession of good things.

The first man to bat was a witching young fellow from the Omaha High School of Commerce named N. C. Wood, who said a lot of fine suitable things about "Giving Class to a Law Class." It was a "classy" address. It transpired that Wood failed to attack the subject well at first, because he knew little or nothing about it. He corrected this trouble by studying law until he was admitted to the bar. Then things were different. Keep your eyes on this young man Wood. He is a "comer."

Then came Zaner on "Penmanship Facts, Fads and Fancies." I wish I were writing this report for another journal, for then I could throw open the throttle-valves of my enthusiasm, and say just what I want to about this wise and witty and winning, good sense talk, that simply charmed all of us. Perhaps it got my goat so completely because this master penman said so many things that I have been believing for a long time but did not dare utter for fear of feeling the fires that are likely to scorch a heretic. There is one sententious "Zanerism" however, that I must quote in the original. "The way people write is fact; the way they ought to write is theory." There were a lot of other epigrams that ought to be in the "Golden Book" of every writing teacher. Never before did I so regret my inability to write shorthand. Otherwise this light-giving talk should be accessible to every teacher in the land. I hope some benevolent committee may pursue Brother Zaner to the wilds of Columbus, rope him securely, and keep him on bread and water until he repeats it.

It was just one good thing after another.

Following the chirographic sage of Columbus came a first magnitude star from Kansas City, Rev. Dr. Burris A. Jenkins, of the Linwood Boulevard Christian Church, who spoke on "Business Ethics." We have all heard this old theme worn to a frazzle many times, but this big, great-hearted preacher made it sound as fresh as the Sermon on the Mount must have sounded to that hungry crowd in old Jerusalem. I started out to write synoptic notes of this talk, but I was swept off my feet in less than two minutes, and could no more write than I could add a column of figures while going 200 miles an hour in an aeroplane. I shall never again assume that all has been said about anything. With men like Dr. Jenkins on the job, it is no wonder that Kansas City is growing to be a city of idealism. By the way, did you notice that in the

recent election this town voted dry by over 8000? Less than three years ago it went in favor of booze by 25,000. Take it from me that the big, throbbing, red-blooded West is not all corn and hogs. There are prophets as well as prophets, and they are not without honor in their own country.

But to come back to earth.

They switched the program a bit, and I am not quite sure what came next, but I think it was the Fraternal Luncheon at 50 cents per, right in the next room, very agreeable eats served by the Chesterfieldian Coates House coons in dress suits. It took an hour or so, and was jolly.

Luncheon over, there was pulled off an hour's auto ride over the attractive parts of Kansas City. While waiting, we all gathered in a huddle across the street, looked our prettiest, and were "snapped" by an enterprising camera artist. I passed up the ride, staying in to start this report. About two o'clock, the excursionists came back chattering with either enthusiasm, or chilliness, according to temperament.

The afternoon was full of good things.

A handsome young chap named Walter Guy, of the Central High School, St. Louis, talked brightly about "Arithmetical Approach in Bookkeeping." He showed that bookkeeping is splendid stuff for feeding thinkers, if it is fed right. I liked this because I've been fighting for the same idea for a quarter of a century. Therefore I put in my vote that Walter is a wise "Guy," and I'm going to watch him, too.

E. S. Weatherby, the well-groomed and polished proprietor of the Lawrence Business College, Lawrence, Kansas, also talked about bookkeeping, telling just how he delivers the goods. His ideas helped answer the riddle, "why doesn't the Business College die?" As long as there are Weatherbys' left it will not die.

Next came two bright typewriting talks, the first by a tall and pleasing blonde lady, Miss Clara Siem, of the Salt City Business College, Hutchinson, Kansas, and the other by a smooth and brainy, and most human little gentleman, Mr. L. W. Beers, of the Grover Cleveland High, of St. Louis. I know just enough about a typewriter to be able to tell it from a stenotype or an adding machine, so I shall pass no comment on the merits of what the speakers said on this subject. Both held their audiences, however. This Beers young man, I suspect, knows about other matters than typewriting. He is a new one on me, but Rumsel, whose judgment is good, says he is also a young comer, and to watch him too.

In this connection, and in that of young Guy and Wood, and other new arrivals, I am led to admonish my brother grey heads that these peppy youngsters are likely to crowd us to the back of the platform soon. But I am glad to see them coming; they are needed.

(Continued on page 30)

The High School Commercial Program

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PAPER NUMBER 4

THE FOUR-YEAR COURSE

The four-year course will permit of considerable time and opportunity for cultural work. There will also be opportunity to extend and amplify some of the work proposed for the one and two-year courses.

English. English in the four-year course should undoubtedly continue throughout the whole four years, the first three semesters at least, should be given to a study of rhetoric and composition, style, etc., with abundant exercises in the writing of English, which the pupil should be compelled to hand in at least once a week. The number of written exercises to be given the student, during the three semesters of the English composition, will depend upon the ability of the teacher to properly correct and return the composition work of the student. Too much can not be expected of the teachers, in the way of demands on their time for the correction of papers, but written exercises should be called for often enough, that the writing ability of the student can be properly and adequately tested. Oral exercises, however, should form an important part of the work during each of these three semesters. The reason for this is that such oral exercises are necessary, in order to develop power to express one's self as a business man, and especially a salesman, must. Heretofore too little stress has been placed upon oral English. The extra semester here suggested to be given over to this English composition and oral drill work, should provide sufficient time for the development of power in the pupil to speak and think offhand, spontaneously, as business men must do under ordinary business conditions. In many instances, when public speaking is provided for in the school program, such a course is supposed and expected to provide the proper oral drill, but the extra semester, under the direction of the English teacher, will not necessitate the employment of an extra teacher to teach dramatics and public speaking.

Public speaking courses, as given in the high schools, in the opinion of the writer, are too often apt to become courses in dramatics, rather than in the power of oral expression. What the pupil needs is not memorizing power, and oratorical ability, such as is provided in dramatical work, or in public speaking work, when orations are learned and recited, but more the kind of training that extemporary debate would provide. The next three semesters might well be spent in the study of literature, with a continuation of the writing of essays. The senior year should be spent in a review of English composition, with the addition of instruction in business

correspondence. Such a four-year course of instruction in English ought to equip the student fairly well to enter business life, at least when such instruction is supplemented by courses in retail and general salesmanship, as will be suggested later in this article.

Too much stress can not be placed upon the importance of a working knowledge of the English language.

Mathematics. Mathematics should be taught for possibly two years of the course, the first year to be given to algebra, including some work in logarithms and bond tables, such as a high school student would be able to work out with an ordinary knowledge of algebra. If a part of the semester is spent in teaching logarithms, and the simple formulas required in ordinary investment work, such as the present value formulas, and the various interest formulas, the graduate of the high school commercial course ought to be fairly well prepared to handle investment problems, which he may be called upon to work out if connected finally with a bond or banking corporation. The second years work in mathematics should be confined very largely to commercial arithmetic, which should include instruction in the use of the slide rule, which is now being used in business transactions in the conduct of business, and which promises to become more and more widely used from year to year, as slide rules are devised to fit the needs of ordinary business transactions. Such a rule can now be had at as low a cost as \$1.00. Much time and considerable mental energy can be saved for the merchant who has been taught the uses of the slide rule. As stated in connection with a preceding article, the commercial arithmetic should precede the bookkeeping and should consist of a very thorough drill in aliquot parts, as a basis for the work which is to follow. Logarithms may be taught in connection with commercial arithmetic. If the algebra teacher objects to the suggestion made above, that part of the course, say the last four weeks, or twenty periods, be given to the general principles of logarithms—how to find the decimal part of the logarithms of any number, the principle of determining the characteristic, and the general principles that division by logarithms means the subtraction of the logarithm of the two numbers, and multiplication by logarithms means the addition of the logarithms of two numbers,—the working of the interest tables under the various formulas—this work can be combined with the instruction in the slide rule, as a part of the commercial arithmetic, and thus be given by the commercial teacher, whose interest really lies with

the commerce student and the commerce subjects, rather than having the algebra teacher depart from the program plan for the year, by giving this extra instruction for the benefit of the commerce students in the algebra class.

Spelling and Penmanship. Spelling and penmanship are provided for one semester in this course as in the one and two-year courses.

Commercial Geography. This subject can be made one of the most interesting of the whole commercial course. It might just as well be called economic resources as commercial geography. It deals with the production and distribution of the materials and products of commerce. Any change in crops, manufacture and industry, changes the economic resource statistics, and for this reason the teacher of commercial geography, or economic resources, must be always on the alert. No book written on the subject, so far as production and distribution statistics are concerned, can ever be new, but the general principles of the subject may be gathered from the ordinary text book. Perhaps there is no subject in the high school curriculum, in which there is a larger research field available for both students and teachers. There are any number of government bulletins, articles in magazine, newspapers, and other sources from which the facts to be taught may be gathered, and new facts may supplement those given in the text book which is chosen as the basis for the course. The teacher should have at hand at least a copy of the statistical abstract. There should also be available current magazines and reports, including the geographical magazine, perhaps the Wisconsin Journal of Geography, daily crop reporter, consular reports, and the monthly summary of commerce and finance. It is suggested that a certain portion of the hour be given over to reports from members of the class. The teacher should allow any member of the class, who has seen any statement in any magazine or book, which bears on the lesson discussed, to give the fact to the class. Students making the most supplementary reports during the semester, should be given some credit for their diligence and research. This extra credit will help to stimulate interest in the class.

The course to continue throughout the year. It is hardly possible in the time usually allotted to this subject, which is one semester, to adequately treat it. At least a year should be given to the study of commercial geography, and the student should be assigned considerable outside reading. He also should be expected to write essays on topics assigned by the teacher. The essays may be read in the class at certain times designated by the teacher. Perhaps after the first month or six weeks, one day per week should be given over to the reading of essays on special topics, in connection with the subjects discussed during the other four periods of the week. The work could be very nicely correlated



with the English department, by having the English teacher allow the commerce students to hand in the essays for their commercial geography, as composition exercises in the English classes. This would make certain that the student would give as much attention to the style and literary form of his essay, as to the facts contained therein.

The place for commercial geography. The year in which commercial geography is best taught is a much mooted question. Usually it is placed on the program in the second or third year, but the writer has had some teachers in his classes this past summer, who have been teaching the subject in the first year. There are other schools in which the subject may be found in the fourth year. The writer believes that probably the first year would be the logical place to introduce this subject, and therefore suggests placing it in the first year, and extending it throughout the year.

Bookkeeping. Bookkeeping should be taught throughout the junior and senior years, after students have had the proper preparation in commercial arithmetic. The time allowed for bookkeeping, in the opinion of the writer, should be five periods per week during the whole of the third and fourth years. The laboratory period should be one extra period per day. The laboratory period, in the opinion of the writer, should be at a different hour, so that the two bookkeeping periods, the instruction period and the laboratory period, would not come together. The writer believes that with such a scheme, the first period would be given over more largely to instruction than it now usually is. The checking up could be done in the laboratory period, and under the supervision of the teacher, who should be assigned to supervise the bookkeeping for the additional hour. This would make no more work than the bookkeeping teacher usually has, but would not allow for the two periods in succession, or as they are usually called, a double period, but for two separate periods at different hours in the high school program. The second year should be given over very largely to a study of the special subjects, such as bank accounting, farm accounting, industrial accounting, lumber accounting, etc., depending upon the industries of the state and locality in which the school is situated. This second year gives opportunity for the bookkeeping teacher to give special instruction to students in the school, in those branches of accounting pertaining to industries peculiar to the special resources of the state or locality. In a farming community, farm account should be studied, while in a manufacturing community industrial accounts, and perhaps one semester could be given to cost accounting principles. The second year's work would thus be very practical, and would help to increase and hold the interest of the student planning to enter, on graduation, actively in the local industries.

Tests on Bookkeeping. The writer suggests that whenever the teacher has to handle large classes in this subject, and students naturally compare results, or work together on bookkeeping assignments, that the best way to test the real knowledge, is not to use the exercises and problems provided in the text book, but to construct a problem involving the principles studied, and adapt the problem to the needs and business activities of the state or locality. An outside problem will thus give the teacher an opportunity to really test the individual knowledge of each individual pupil. With this method every student would be on the same footing when taking a bookkeeping test.

Shorthand. Shorthand, like bookkeeping, should be confined to the third and fourth years, the first year to be given over to a study of the principles, and the second year to a development of speed. Suggestions for developing the shorthand class have been made earlier in these articles, and may be referred to at this time.

Typewriting. As in the case of bookkeeping, typewriting should continue for five periods per week throughout the third and fourth years. If an extra laboratory period is necessary, it should be at a separate hour from the instruction period. At least one period a day of typewriting during the first year the subject is taught, should be under the supervision of the typewriting instructor. The one reason why high schools are lacking in results, so far as typewriting is concerned, is due to lack of supervision. This is ordinarily excused by the teacher, on the ground that she has not time, and by the school boards on the ground that they have not the means to afford supervision of typewriting. In many instances all the supervision the typewriting class gets, after they have been started on their work, and this oftentimes in outside hours, is what supervision the teacher can give while teaching bookkeeping, and looking at the typewriting class through a glass door, while supposedly concentrating her attention on the bookkeeping. The result is that the teacher does not instruct in bookkeeping, nor does she supervise the typewriting.

School boards would find it economical to supervise typewriting. The writer has inspected schools where there were as many as 40 in the typewriting class, in 4 divisions, where there were 10 machines, and in 6 or 7 divisions, where there were 6 machines available for use. Students were very largely left to themselves. Every hour of the day some one was found in the typewriting room, presumably under the "glass-door supervision" of the teacher in the next room, who was too busily engaged in the subject she was teaching, to supervise the students in the typewriting room. The writer believes that it would pay the ordinary school board to invest in more machines, and actually get typewriting supervision. In the case, for

instance, of the 40 students in 6 sections, and where there is space available, it would be much more economical to purchase 13 other machines, at the school price of \$50.00 per machine, which would mean an expenditure of \$650, and the acquiring of a piece of property worth to the school board double what they had paid for it, and also with an exchange value at the end of three years. The expenditure of \$650 would allow for two periods of supervision of 20 students each in the typewriting room, and would leave a teacher available for four other hours for other instruction purposes. The writer has often asked the school boards, when such excuse has been given, why it would not be more economical to spend \$650 and actually get results, and have supervision, and not lessen the efficiency of the teacher, and the effectiveness of her instruction for 6 periods per day, while trying to do two things at once. Surely the purchase of enough machines to properly equip the typewriting room and provide for instruction, is more economical than the present methods employed in many schools, especially when it is realized that even at the end of three years, each typewriter has an actual exchange value, which value should be deducted from the original cost of the machines. School boards could have the use of machines for three years at a very small yearly cost per machine.

Office Practice part of Typewriting. The second year in typewriting should be given over to the development of speed on the machine, and also to instruction in office practice, including filing of letters—one of the most important things in office management—the working of duplicating devices, cutting of stencils, and in cases where dictaphones are provided, dictaphone dictation and transcription drills, etc. The student could be taught how to answer the phone, how to meet people seeking an interview with an employer, the layout of an office, the placing of desks in the most economical way, routine of correspondence, etc. In fact, the writer would suggest that one of the best methods to teach office practice, is possibly to use as a basis for this course, such a book as *Schultze's American Office*, which every typewriting teacher should have, and which is far superior to any of the other books on the market, which the writer now knows. This book may be purchased at the same price as other books of much inferior quality, and with not half as much instruction value. Cabinets should be available for filing drills. With every letter written there should be a carbon copy, which the student should be required to file.

Dictaphone exercises. In some of the larger schools dictaphones are provided for dictaphone training. There is a growing demand for dictaphone operators. In some instances students who have manual dexterity, and who can operate the typewriter

Planning a Civil Service Course

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Washington, D. C.

Copying and Correcting Manuscript

The examination in this subject will consist of a test in making a smooth corrected copy of a draft of manuscript which includes erasures, misspelled words, errors in syntax, etc.



The spelling, use of capitals, punctuation, abbreviations, hyphens, and all omissions and mistakes will be taken into consideration in rating this subject.

You will be required to transpose, insert, or omit words or groups of words as indicated on the examination sheet.

You must not fail to make any change that will correct an actual error.

On the other hand, do not make any changes that are not absolutely necessary in order to correct some error.

You must not omit, insert, or substitute a single word unless it is absolutely necessary.

Do not paraphrase at all. Should you do so a deduction of from 5 to 100% will be made from your rating.

Be careful not to repeat a word or a sentence. If you discover you have made a mistake in your work, don't cross it out, but erase it and do so neatly.

A blot will lower your rating. Pay close attention to your margins and indentations.

Do not make your paragraphs too long or too short. Group into each paragraph a few lines expressing thoughts that are closely related to each other. Be careful and watchful to discover and correct any errors in the tense or number of verbs.

In the examination you are given a number. This must be signed to the exercise—not your name.

Stenography

The practical test in stenography consists of an exercise of 250 words selected from a speech or some subject, containing no technical matter. The dictations are given to all competitors together. A preliminary exercise is given at the rate of 80 words per minute to familiarize the competitors with the examiner's manner of dictation, but this test is not a part of the examination and should not be transcribed. The regular exercises will then be dictated at different rates of speed, as follows: 80 words, 100 words, 120 words, and 140 words per minute. The matter dictated is different for each exercise. All competitors will be required to take and tran-

scribe the dictation at 80 words per minute, but will also be permitted to take any or all of the remaining dictations at the higher rates of speed. At the conclusion of the dictation the competitors will be allowed 10 minutes in which to select any one of the remaining exercises which they may wish to transcribe. The notes of all the tests not to be transcribed will be taken up by the examiner and will not be considered in the rating. The transcript of the notes may be made either with the typewriter or in longhand. Not to exceed one hour will be allowed for making the transcripts. Competitors who take the 80 word dictation and also transcribe one of the dictations at a higher rate will, in determining the ratings on the stenography test, be given the grade on the exercise in which they have attained the higher percentage on speed and accuracy combined, and the other exercises will not be considered. Both speed and accuracy are given equal weights in the rating. The ratings for speed for the different rates of dictation being as follows:

80 words per minute, 70% for speed;
100 words per minute, 80% for speed;
120 words per minute, 90% for speed;
140 words per minute, 100% for speed;

The rating for accuracy is determined by the correctness of the transcript.

Typewriting Subjects

In any examination which involves typewriting there are three different subjects that must be prepared on the typewriter.

1. COPYING AND SPACING.

In the copying and spacing test the competitor is required to make an exact copy of an exercise in tabulating, reproducing it accurately in every particular including punctuation and other marks, and preserving all spaces between lines and between words, figures, and characters, and the relative positions of the lines on the sheet. The copy furnished to the competitor is a photolithograph of a sheet which has been typewritten, and is so prepared that it may be reproduced on any style of typewriting machine. The rating on copying and spacing is on accuracy only. The total time consumed on the typewriting tests will be rated as a separate subject.

2. COPYING FROM ROUGH DRAFT.

In copying from rough draft: Mis-spelled words should be corrected.

Words abbreviated should be written in full.

Grammatical errors should be corrected.

The diction should not be changed.

The copy furnished to the competitor is usually a photolithograph of a sheet which has been typewritten and then interlined, transferred or otherwise changed.

Both accuracy and speed are considered in rating this subject, accuracy having a weight of 3 and speed a weight of 2.

3. COPYING FROM PLAIN COPY.

In copying from plain copy the competitor will write with the typewriter an exercise consisting of 450 words, paragraphing, spelling, capitalizing, and punctuating precisely as in the copy. The rating on copying from plain copy is on accuracy only. In determining the accuracy the rating will be made in the discretion of the examiner on 150 words from any part of the exercise, the same part being rated for all competitors in a given examination. This exercise should be single spaced.

(1) How may one find out when and where the Federal Civil Service Examinations are held and what application must be made beforehand in order to take them? (2) Are women eligible for the bookkeeper's examination?—Mary D. Bailey, Mechanicville, N. Y.

(1) Write the U. S. Civil Service Commission, Washington, D. C., and ask for a copy of the "Manual of Examinations" which is issued on January 15 and July 15 of each year. It may be obtained without charge. It contains a complete schedule of dates and places where examinations will be held during the period of six months following the issue. The examination for Bookkeeper, Departmental Service has not been announced for the fall of 1916 and it is not likely that it will be held before the spring of 1917. (2) This examination is open to men only.

(1) Is it a very easy matter to transfer to some other city in which there is an office of the same kind as that in which you are appointed to in Washington, D. C.? (2) I have also been told that it costs so much to live in Washington that a man could not think of raising a family there.—O. Mixon, Atlanta, Ga.

(1) The initiative in a transfer rests with the head of the department to which transfer is sought, and the authority of the commission is limited to determining the eligibility of the person for transfer upon the receipt of a requisition from the head of the department. The legislative, executive, and judicial appropriation act, approved June 22, 1906, provides that it shall not be lawful thereafter for any clerk or other employee in the classified service in any of the executive department to be transferred from one department to another department until such clerk or other employee shall have served for a term of three years in the department from which he desires to be transferred. (2) One can live just as economically in Washington as in any other city of a similar size in this country. However, there is no limit to the amount that one MAY spend. Don't accept a position that pays less than you can live upon.



Side Lights On COMMERCIAL LAW

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TREASURE TROVE

Treasure trove is the legal term for personal property found hidden in the earth, or a building attached to the earth, and for which no owner can be discovered. In the Roman law it was called *thesaurus*, signifying treasure, and was defined as an ancient deposit of money found accidentally.



The idea of treasure trove is one that has ever appealed to the adventurous spirit of mankind. It has inspired the heart of the boy in building all sorts of air castles. "Treasure Island" will always be an inspiration to hearts that are young. The treasure seeker is not always one who looks for hidden gold and silver, but it may be he who searches the ruined wall of some ancient castle for the mason's mark; who finds a rare shell on the sea shore; who unearths the relics of long forgotten people; or reads the history of the earth in its rocks and ravines.

In English law treasure trove consists of money, or coin, gold or silver, of unknown ownership, found hidden in the earth, or in any private place. If the owner is known or is afterwards ascertained he is entitled to the property, otherwise, in theory at least, it belongs to the crown. If found in the sea, or upon the earth, it does not belong to the crown, but the finder—if no owner appears to claim it. It is the hiding and not the abandoning of it that gives it to the crown.

In the United States such treasure passes with the soil as real estate and belongs to the owner of the place where found—except as against the one who placed it there or his personal representative. Should the owner be located it must be restored to him, and the Government has no right or title to it. Nor does the term treasure trove have a technical legal meaning in this country. In the absence of such law the rules applicable to that of lost property seem to prevail.

Finding Lost Property

The law governing the ownership of property "lost and found" has been very largely declared in recent years. The important cases illustrating the rules pertaining to this subject will be given in the following interesting incidents:

On May 2, 1890, an aerolite flashed through the sky over the Northern and Western section of Iowa. The portion not consumed in its flight fell upon a farm and buried itself three feet beneath the surface of the earth.

The farm belonged to John Goddard but was leased at the time to a neighbor. Another neighbor saw the meteor fall and he dug it out in the presence of the tenant. A contest then arose for the ownership of the meteor between the owner of the land, the tenant, and the neighbor who first saw it and dug it out. It was held to be the property of the owner of the land upon the principle that whatever becomes a part of the soil belongs to the proprietor of the land, and not to the one who first saw it.

Buried Earthenware

This incident happened in the state of New York. It is known as the Burdick-Cheesbrough case. It was a controversy over buried earthenware. The defendant, while plowing a field belonging to the plaintiff, uncovered a quantity of valuable chinaware, supposed to have been hidden by a Col. Edmeston, an officer in the French-Indian war. It was buried at a time when the Colonel was obliged to flee from the Indians. The articles dug up were decided to belong to the owner of the land (as in the meteor case) and not to the one who discovered them in plowing, as they had become so imbedded in the earth that they were considered a part of the soil.

It is written in one of the parables that if a man wanted title to a treasure he had found hidden in a field that he should "buy that field."

A certain tenant while cutting wood for himself on a farm he had leased saw a piece of gold quartz sticking out of the earth. Upon digging into the soil some distance farther he found several similar lumps of gold, all of it together weighing seventeen pounds and worth several thousand dollars. The gold had been apparently placed in a cloth or sack and was buried near a tree marked to indicate the place, but it had been left there so long that the cloth had almost completely decayed. The wood-chopper, under threat of arrest, gave one-half of his find to the owner of the land. Later, the owner not being satisfied with the half of the gold brought suit for the other half and it, too, was awarded him by the court. It was held that the quartz had never been really lost, and it therefore belonged to the owner of the land and not to him who later discovered it.

A gas company leased a certain parcel of land and while making excavations for a gas-holder they discovered a prehistoric boat that had been buried for a thousand years or more. This relic was awarded to the lessor and not to the gas company. Was this upon the theory that it was considered a part of the soil or that the owner of the land knew of its previous existence?

Almost similar to the foregoing illustration is that of a laborer employed to clean out a pond upon plaintiff's land. While so engaged the laborer found in the mud at the bottom of the pond two gold rings and

other valuable jewelry. He gave the articles to the police authorities and they endeavored to find the lawful owner, and upon failing to do so within a reasonable time returned the property to the one who found it. The owner of the land thereupon brought a suit to obtain possession of the jewelry, in the pursuit of which he was successful and judgment was recorded in his favor. The court proclaimed that the possession of land carries with it everything which is attached to or is under the land—in the absence of a better right or title. This, too, is regardless of whether the owner is aware of its previous existence. According to this ruling anything found upon the land of another, whether by a servant of the owner or a mere stranger, its possession belongs to him who owns the soil where found.

A Complicated Decision

It appears that one, Durfee, bought an old safe but soon afterwards gave his agent an order to sell it. The agent left the safe at the shop of a Mr. Jones for sale, and also granted the latter permission to use it until such time as it was sold or disposed of otherwise. While the defendant, Jones, was curiously examining the safe one day he accidentally found hidden between the iron exterior and the wooden lining a roll of bills. Now neither Durfee, nor Jones, nor the agent knew this money was there before it was found. Neither was it known who placed the money in the safe or how it came to be in this particular cavity. Durfee brought an action against Jones for the recovery of the money, but it was given to Jones who found it. The court held that the plaintiff never had possession of the money, except unwittingly by having possession of the safe which contained it, and such possession did not of itself confer the right to its ownership.

It will be well to take judicial notice in view of this decision that old furniture, mattresses, and other articles of household use do not afford a safe place for depositing money. In the words of Michael McInerney, of blessed memory, "and now yez see it, and now yez don't."

FOUR YEAR COURSE

(Continued from page 21)

at a very good speed, are not capable of taking shorthand notes and properly transcribing them. Such pupils have the manual dexterity, without the mental facilities required for shorthand. Students of this character would find the dictaphone drills of a great benefit, and would probably be able to earn as much, at least for some time to come, as skillful dictaphone operators, as they ever could as stenographers, and perhaps more. Any student who is speedy with the typewriter, and who has ability to take directions, ought to be able to make a successful dictaphone operator.



MATHEMATICS

O. S. SMITH

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TEACHERS—WHY?

Fifty or sixty years ago it was considered quite an accomplishment to know the "rule of three," or simple proportion.



This seems strange to us today, as we make but little use of it. However, it is probably little understood how much this rule was used in the days gone by.

Several of the early authors make but little mention of percentage and treat interest as an application of the rule of three. Then as a sort of sub-heading under interest such subjects as commission, insurance, brokerage, and duties are covered by from four to ten problems each, with but very little explanatory matter.

This is true of most of the very early books, while the books appearing just later treated interest as a separate subject but still retained the sub-headings as in the previous books.

Following these books were several, among which was Dean's Public School Arithmetic, appearing in 1839, in which percentage was introduced as a separate subject. When this idea was devised interest, commission, insurance, duties, brokerage, profit and loss, and discount were all co-ordinated as sub-headings of percentage.

As a matter of fact, all these subjects were known as the "applications of percentage" in some very famous books that have come on down to our present day, and are probably in use now in some of our schools.

In Haynes' translation of Bezout some of the problems in insurance contain rates as high as 25%, while others, contemporaneous, give rates only to 20%. This is one of the interesting things. Some of our most recent books do not seem able to get away from the treatment of property insurance as a percentage question. As a matter of fact, is it necessary to know anything about percentage at all in order to be able to understand and solve problems in property insurance?

I will go further and ask this question, "Are property insurance rates ever quoted in terms of percentage?" I believe not. It is true that liability insurance very frequently is quoted as a certain per cent of a pay roll, but what about other rates of insurance?

A second point in mind here concerns the subject of taxes. So far as I can determine, the first subject in taxation, treated by any of the earlier books, was duties. Then some of the books appearing later took up property taxes. When this was done, the subject was immediately classified

as a sub-heading of percentage. It has remained there ever since, in most of our books. Why is this so? Taxation is not a percentage question at all. I doubt very much if there is a city, state, county, or other political unit in the United States, having the power of levying a property tax, that does so on a percentage basis, and expresses the rate as so many per cent. If this is true, and I am sure that it is, why do the text books in arithmetic still persist in quoting property insurance and property tax rates in terms of percentage, and still treat these subjects as percentage questions? Most of the problems in property insurance and property taxation require only a knowledge of the fundamentals, mostly multiplication of decimals. Problems of this nature could come early in the book, as there is a great deal of difference between a problem in property insurance and property taxation and the subject of property insurance or property taxation itself.

Another feature of instruction and text book making that should be watched carefully was mentioned in the third article of this series. Why is profit and loss, or loss and gain, treated under percentage? Is it not possible that a merchant, banker, manufacturer, or farmer might want to know his profit and not ask what the rate was? There are just as many cases where, "What is the profit," is asked as where "What is the rate of profit" is asked. The rate is only a result obtained by comparison with something else anyhow, and even to infer that profit and loss is percentage, primarily, is grossly wrong, as the rate may be expressed either as a common or decimal fraction, as well as percentage.

As this matter has been touched upon before I shall dismiss it by saying that the earliest books seemed to realize this fact more clearly than our latest books because they gave problems in profit and loss that did not contain a question of percentage.

The subject of stocks was but lightly treated in the earliest publications and in some of them it was not even mentioned. Then came some books in which the subject was treated a little more extensively, but no definite attempt was made at a classification of the subject. Later still some of the very best books classified stocks as one of the applications of percentage, and included bonds along with stocks in the same chapter, which would lead to the idea of similarity. Of course, it is rather difficult to see very much similarity in these two subjects. (Probably I shall speak of this later.)

Stocks were most likely classified under percentage because they were quoted on the stock exchanges as 110, 115, etc. But this, by itself, was a rather poor excuse because the same reasoning was not applied to other commodities. There are still in use many books where stock exchange quotations are given in problems of 110%, 112%, etc. It seems to me, at

the best, that this mode of expression is awkward and to the student, meaningless.

Then there might have been another idea in mind when stocks were classified as percentage problems. Probably a majority of corporations make their shares in denominations of \$100, and it was thought that this number corresponded so nicely with the idea of percentage that it was primarily a percentage question.

However, this reason was likewise a fallacy because the denominations in which shares may be issued depends, first, upon the law of the state where the corporation is organized, and second, upon the choice of the promoters as to what they think will sell. So, we find shares ranging all the way from one dollar to five-hundred dollars each.

Therefore, I am still at a loss to see where the question of percentage can give any aid in teaching stocks.

A prominent teacher once said to me, "Oh, all these subjects make nice percentage problems." There is the idea. But, why use insurance, taxes, stocks, etc., to teach percentage, as percentage is nothing more than a means, while these subjects are ends. In other words, he believed in letting the "Tail wag the dog." Is it because this is the easiest way out? I hope that is not so!

Mr. C. H. Nixon, formerly president and manager of the Nixon Business College, Bristol, Tenn., has purchased the Mobile, Ala., Business College, a well-established school. Mr. Nixon has sold his school in Bristol, Tenn., and will devote his time to the promotion of the Mobile Business College, where he will be assisted by his wife.

A. J. Gmeiner, formerly of Hartford, Conn., has accepted the position as Principal of the Commercial Department of the Blair Business College, Spokane, Wash. Mr. Gmeiner favored the B. E. with a nice list of subscriptions and hopes to send other lists later. Success to Mr. Gmeiner in his new field of work, as well as to Blair Business College.

The teachers' classes in Gregg Shorthand which have been opened in New York City have met with an enthusiastic welcome. Over three hundred enrolled the first week, and applications are still coming in.

These classes, which are conducted under the auspices of the Gregg Shorthand Federation, are open only to licensed teachers in the public schools of New York City.

Classes are held at the New York Training School for Teachers and at the Brooklyn Training School for Teachers. The latter are given in co-operation with the Brooklyn Teachers' Association.



ACCOUNTANCY

WINFIELD WRIGHT, LL. B., C. P. A.
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COSTING

Productive Labor, Non-Productive Labor, and Expense, Industrial Preparedness vs. Costing

Before we offer any examples and draw up the necessary forms, to exemplify the Percentage Method of ascertaining costs, it may be the proper thing to run over in our minds just what Productive Labor embraces, and also to note what constitutes Expense or Non-Productive Labor.



Direct or Productive Labor

The product of the plant, which we have often referred to as Production, and which is put on the market for sale by the manufacturer, is the source of the organization's income. The figure of wages paid those workmen who are engaged directly upon Production, or upon the productive output, will be hereafter captioned Direct and Productive Labor. We have mentioned before that the productive output, i. e., Production, is always in direct proportion to the amount of money paid for Direct or Productive Labor. Reduce the number of workmen along with the weekly wage outlay and instantly we cut down the volume of output. Engage more direct laborers and the output is increased commensurately.

Non-Productive Labor

All other labor, although vitally necessary to keep the undertaking up to dividend-paying efficiency, is Non-Productive, or Indirect, Labor, as it is not closely regulated by the quantity and quality of the output.

"In practice the processes of manufacture fall naturally into four great divisions:

"First, gathering materials of various sorts necessary to the product we plan to turn out;

"Second, operating upon these materials in some way so as to change their form, condition, combination, location, or bulk;

"Third, distributing again among buyers that which we have previously gathered and manufactured;

"Fourth, overseeing, safeguarding, and promoting the whole cycle. To put it more briefly, the steps are: procuring raw materials, making them into finished product, selling our product, managing the business. To reduce it to four words, the functions are, purchase, production, selling, administration. All are necessary to the conduct of a manufacturing business, but to the manufacturer's mind some elements in the scheme, such as out-

lay for material and direct labor seem to be visibly embodied in the finished product, and these he calls "productive;" others like the outlay for administration, are only indirectly identified with the finished product, and are classed by him as "nonproductive." Therefore, as the manufacturer always thinks in terms of cost, every proposition in production appears in his mind as consisting of three great groups, or terms—labor, materials and expense. We will always find when we examine his expenditures that these items fall naturally into three great groups corresponding to three distinct sorts of things for which the money has been expended. One of these groups will contain all the expenditures for the materials we use in our manufacturing—iron, steel, brass, wood, cloth,—whatever it may be. The second of the three great groups into which we can divide our expenditures will contain all the outlay for labor—the money that we have paid to men for working and making up these materials into our manufactured product; and the third of the great groups will contain a list of expenditures for things that do not go into our product as labor and materials do, but yet are necessary to carry on the business. Such items are advertising, selling, office salaries, insurance and repairs, and so on.

"In one sense, there is not an absolutely hard and fast line between these three classes of expenditure. In one sense, expense overlaps, so to speak, both material and labor. For example, in a foundry, moulding sand is, physically speaking, "material."

"In a brick yard, lumber for runways is in the same sense a "material." But in neither case does it go into our product. It is not sold with our product. We cannot find, or weigh, or measure a fragment of it in any piece of our product. It is used up and disappears, but the cost belongs to the business as a whole. So men carrying messages about a factory, or carting shavings from a planing mill are, humanly speaking, "laborers"—labor. But again they are doing work that cannot be directly charged to any particular job—it is part of the necessary general cost of the work as a whole.

"From the accounting point of view, then, the deciding question is—does the material or the labor go directly into the product: can we trace it there and say definitely "so much material and so much labor make up this article"—or does it merely serve in some general way the making of all or many of the articles we are turning out? If the latter, then it is an expense item to the accountant, even though in a dictionary sense it might seem to be material or labor." (C. B. Going, Engineering Magazine.)

The head of The Federal Trade Commission, Edward N. Hurley, himself a prosperous business man, believes the impotency of American business methods. Standing alone, industrial preparedness is a dull phrase. What does it mean? Orators are using

it on the stump. Writers take it for granted that it is fully understood. Mr. Hurley, a direct, an energetic, and an able man, swept away mountains of tangled and obscure verbiage, when he said: "Industrial preparedness is the ascertainment of costs." Then he made a more amazing statement: "In the year 1914," he declared, "there were 260,000 mercantile and manufacturing corporations in the United States.

"One hundred thousand of them did not make a cent of profit.

"Ninety thousand of them earned less than \$5000 apiece.

"Sixty thousand of them earned more than \$5000 apiece.

"Of the 60,000 apparently successful corporations, only half of them charged off any depreciation in their books.

"The other 30,000, coming right down to the facts in the case, didn't know what they were doing—whether they were making money or losing it.

"Machinery wears out and in time has to be scrapped. Often it becomes obsolete. Buildings decrease in value. These are legitimate and unescapable items of expense, but the figures of the national government show that depreciation practically has no place in the bookkeeping of American business men.

"As a nation we are incompetent. When I took public office in Washington I was no friend of the Sherman anti-trust law. I thought that it hindered our development—had brought hardships upon those who were building and operating factories, mills, and mines.

"Today I am thankful that the Sherman law is in force. Not a rail in the bars that prevent combinations in industry or commerce should be taken down. If combinations should be legalized, with our ignorance of costs, the business of the country would be ruined. Sooner or later we should go to smash.

"Men come to me and say: 'Why can't we follow Germany, whose industrial prosperity has been phenomenal and where combinations known as cartels are actually encouraged by the Government?'

"And I reply: 'During the great panic in Germany business men were asked to meet with Government officials, and when the meeting was held every merchant and manufacturer present had documents showing to the last fraction of a cent the exact cost of all the articles he sold or produced. There is no guessing in Germany. When there is none in the United States, combinations, possibly, may not be prohibited.'

"I have talked to 75,000 business men during the last 15 months. Costs has been my theme to all of them. Cost facts are of supreme importance. They are the very beginning of all really sensible business computations."



Making the Letter Head Make Money

LOUIS VICTOR EYTINGE

For a long time Mr. Eytinge's articles in various business and technical magazines have been considered the most authoritative ever written on the important subject of business correspondence. This present article is one of the best that has ever come from his pen. See the November number for the first installment.—Editor.

SOME SUCCESSFUL SALES-LETTER STRATEGIES

Down in Parkersburg, West Virginia, W. B. Strauss heads a company



which bears his name and sells office equipment by mail. Now it is not overly easy to sell by mail, a machine which requires demonstration, yet Strauss does it. Naturally, all his letters and literature use the free-trial-offer plan, and yet, no matter how he tried, he had not averaged over 4% of returns, even when employing assistance from many advertising agencies. One day he made an agreement with a direct mail specialist, to pay the expert's fee contingent on a decided increase in returns. The expert's letter was quite simple—not at all long, nor with lingual gymnastics attempting a "punch." It was a polite request of the reader to please test out the device and help Mr. Strauss decide whether to accept the agency—to test the machine in actual use and render a report to Strauss—there would be no charge for the machine as one would be sent express prepaid, and if it was desired to retain the machine after a ten-day test, this special sample could be had for the regular figure, \$25.00. Every man feels a bit flattered when you ask his advice. He is more likely to read such a letter than a bold selling proposal. He is more likely to give close scrutiny to a thing on which he is to make a report, which same reports may turn out valuable testimonials, just as he is more likely to keep the machine in which he has become personally interested. This is merely a bit of brilliant strategy, but Mr. Strauss tells me that the returns run between 8 and 12%.

A. D. Patchen is the brainy ad-chap for the Jamestown Veneer Company, and his brain is as quick to adopt ideas as were the famous Patchen strain of horses to break records. One of his things is very hard to sell—a veneered wood shipping basket—meeting competition of box and corrugated board makers. It is not so easy, for instance, to convince a big candy maker that his cheaper candies, if packed in this basket, instead of the usual buckets or boxes, will develop his market. Still Patchen does it. One of his letters carries a small check, for say 45c, properly

made out and photostated. The check is negotiable only when returned to the factory where it pays for a sample basket and express to the prospect. Just a form of the coupon or return card—that's all. And yet, is it not good strategy? Another of his letters carries a thin, red arrow, pointing down to the return coupon in the lower right hand corner. Strategy again—of the kind producing 35% of returns for Patchen on a five-letter series.

The Tennessee house, which enclosed with their letters going to a very select list of industrial executives, a crisp, clean dollar bill to pay for the time consumed in reading the letter, exercised strategy of the highest order, for not only did they get their dollar back in many cases, and orders, too, but they created a degree of respect for themselves. They had shown they were not "pikers." They had shown resourcefulness—strategy.

There are several definitions of strategy. In advertising and business strategy may not be construed as trickery, deceit or imposition—it must be a prepared plan, a manoeuvre—Generalship. Fluttering fingers and a writing machine do not make successful letters—it is the "brain above the collar," and that brain knows enough of advertising, of human nature, to give an occasional variation in the work it builds. Any tom dick harry can send out letters on the same old paper, in the same old way, using the same old processing and the same old style of copy. Strategy is that evidence of ambition and progress which lifts letters out of the rut of the commonplace into the quality class. Strategy is the application of the highest form of brains to the commonest thing in business—letters.

In one of my magazine articles I told how, in building my most successful set of collection letters, I had used red tape to fasten the bill to the letter, the genial story-opening reminding the reader of the days when his parents tied a bit of red string to his thumb to strengthen the memory about a thing to be done. A young advertising man saw enough merit in the string idea to incorporate it in some letters he sent out seeking a position. Out of 125 letters he had 65 replies, all very kind in tone, 17 requests to call, and six direct offers. He had used a bit of strategy.

It was a natural act in that business executive who desired to accentuate the importance of one paragraph, to check mark it with his blue pencil, but it was strategy, when he saw how this worked, to adopt it occasionally in his form-letters. It was strategy, too, that impelled him to run some editions of his form letters through the duplicating machine a second time, using a different type face for an important paragraph. It is strategy that plans variations in letterheads and envelopes, in return cards, so that the prospect cannot say at first glance: "Humph! here's another of Blank's old, familiar circulars!" It is strategy that the Colorado Tire and Leather

Company uses, when it encloses, in one of its follow-up letters selling tire treads, two metal studs. One is fairly soft, the other stands the file test because it is hardened steel. The letter invites you to test their hardness, and when they reached me I instinctively pulled out my knife to test them. It was psychological strategy. The letter went on to explain that most makers of tire protectors used the softer studs!—the writers used only the harder, to protect one's barefoot tires with a steel-studded sole. It was strategy that actuated a commercial film concern to make a couple of feet of film of different products in use and then send these developed strips to the makers of these products, with a letter soliciting contracts. The letter was not long!—it started out with a zipping snap, asking the reader to hold the strips to the light and see unique pictures of his product—to use his reading glass to magnify the small photos—then slipped into an interesting story of what movie films had done for others. The strategy was not in the copy alone, nor in the enclosure, but in the brains back of the plan. Here is evidence of other strategy from those same brains, belonging to Watterson R. Rothacker, president of the Industrial Moving Picture Company. Read and study his advance circular. Isn't it bully? Then why not do something along similar lines?

It is simple commonsense to time our circulars and other direct mail advertising, so that they will not reach our prospect's desk on a Monday morning. Everyone realizes that one's mailing pieces are in plentiful enough competition, without facing the big accumulation of Saturday afternoon and Sunday. It is nothing but horse-sense then to prevent our mailings being in Blue Monday's deliveries, but it takes strategy of the

highest order to land our letters in readers' hands at the exact moment when she or he is in the best mental mood to give our matter a favorable study. Yet that kind of strategy is being planned every day. When the Briarcliff Manor Farms set aside the milk from a herd of selected Ayrshire cows for nursery purposes, they were very careful to time their mailings so as to have the letter read at the breakfast table when such family matters were sure to be discussed. When President Jenkins of the City Dye and Laundry Company of Los Angeles sends out a letter with a booklet about carpets and rugs, it is timed to be delivered in the last afternoon's round, so that the families' heads may discuss cleaning and renovating when nothing else disturbs, around the reading table. That is the kind of strategy which has lifted his company, in fifteen years, from a dinky one-horse wagon affair, to where it has a fleet of 22 trucks! Strategy pays.

(To be continued)



VOCATIONAL GUIDANCE

F. E. H. JAEGER

East Side High School, Newark, N. J.

Every semester in all high schools there enters a large enthusiastic class of Freshmen intent upon acquiring an education that will fit them for business or college, but in a couple of weeks this enthusiasm begins to dwindle, and a few drop out. After the first report cards are given out the number leaving increases until at the end of two years more than half have left school.



Most high schools are now beginning to consider seriously this great mortality in the first two years, and with that in view are taking steps to get into closer touch with the grammar school pupils before they finish the eighth grade, and with the parents by letters or personal visits after pupil has entered high school. A number of the activities along this line are:

Bringing the eighth grade pupils to the high school for a day's visit.

Teachers who visit the grammar school, giving talks on the high school courses.

Teachers who meet with the parents who have assembled in one of the schools, telling them of the high school courses, and answering questions asked by the parents.

Visits to the homes of high school pupils.

Cards sent to parents of pupils who have not returned to school at beginning of semester.

Records kept of pupils in seventh and eighth grades.

Records kept in high school of all pupils.

School Savings Banks.

It has been found very helpful to bring the pupils of the eighth grade for a day's visit to one or more of the high schools. The pupils can be escorted through the building by a teacher, or better still, by older pupils. In this way they see, for themselves, the high school classes in operation, and by going into all the class rooms including the shops and laboratories, they get a very good idea of what can be learned in high school, thus helping them to determine what course they ought to take, and creating a desire for more education.

The visit of the high school teacher to the grammar school brings about a more cordial feeling between the two, which most of us will agree is a very good thing. The high school teacher tells the grammar school pupil of his school and the many advantages to be derived from the higher education.

The high school teachers should meet several times during the year

with the parents of children who are expecting to enter high school, or who are in high school. Sometimes refreshments are served, or an entertainment given. Parents are given every opportunity to meet personally the teachers, talk over the courses, and get acquainted with the school. Inasmuch as it is usually impossible for parents to come during the day, it has been suggested that certain classes be in operation at night, so that the parents could see the actual operation of the school. This is especially interesting in the shops, dress-making, cooking, typewriting and bookkeeping classes.

A teacher-visitor is a new title for one who does seemingly truant officer work, and it has been thought to be more dignified, and conducive of better results, to have the visitor a regular class-room teacher, rather than relieve the teacher-visitor of all classes and put the position on a basis of a truant officer. The parent of a pupil who has been giving trouble, or whose work is poor, is going to listen with greater interest and respect to the teacher-visitor than to an officer of the law. Beside no feelings are hurt, as would be the case if a uniformed policeman came to the home.

A scheme of sending a return postal card to the home of a pupil who has not returned to school at the beginning of a semester is being tried by one school. The card states that the pupil has not returned, and the parent is asked to answer several questions on return card. These are: Is your son or daughter coming back to school? Is your son or daughter working? Where? Do you want some one from the school to call on you to talk over your son or daughter's education?

In order that the high schools may have some means of knowing whether the grammar school pupil has chosen the right course in high school, a card could be kept by the grammar school teachers showing pupil's aptitude and record in the academic subjects, punctuality, interest, reliability, quickness, dress, neatness, etc. Thus, if a pupil chooses the commercial course, and is poor in penmanship, arithmetic, and neatness, he is advised to take some other course; or if a pupil chooses a college preparatory course and his record shows that he is poor in English and mathematics, and good in the manual training branches, punctual, and willing, he is advised to take the technical course.

A similar record, though on a larger scale, is kept in the high school of all pupils in the four grades. Once each semester the teachers to whom the pupil recites, report on special blanks as to his standing in academic subjects, punctuality, neatness, outside activities, general conduct, temper, etc. Thus at the end of two years we have the report of a dozen or more teachers on the pupil, showing his academic attainments, his personal fitness, and his outside activities. This record is very helpful when the school is called upon to recommend the pupil

for a position, or help him determine the kind of vocation he should prepare for.

School savings banks in which the pupils are permitted to deposit sums from one cent up, getting a pass book after twenty-five cents have been deposited, and drawing interest, are operating very successfully in a number of cities, and encourage thrift and industry, besides teaching the pupils a few elementary principles of business and showing them the value of saving small sums. It is recommended that pupils get into the habit of depositing something each week; in other words, to teach them to get the "Go to the bank" habit. From reports all over the country this has been one of the most successful welfare schemes put into operation.

"The Commercial Teacher," Volume 1, Number 1, published quarterly, 35c a year, is the title of a little magazine of 16 pages and cover prepared by the faculty of the Commercial School of the State Normal School of White Water, Wis. James C. Reed, editor. "The Psychology of Commercial Subjects," by James C. Reed, is alone worth the price. "Teaching Addition," by Thos. T. Goff, is a very complete contribution upon that subject. Salesmanship in the High School by Charles Shimmel, and Better Oral English, by Willard Smith, are other interesting subjects and writers.

Mr. O. P. Oelheim, of Harrisburg, Ill., who during the past year has been specializing in penmanship and commercial subjects at the Zanerian College, is now head of the book-keeping department in the Western Business College, Shawnee, Okla.

Mr. J. M. Lantz is now head of the Commercial Department of the Baltimore, Md., Y. M. C. A.

ADVERTISING LITERATURE HAS BEEN RECEIVED FROM THE FOLLOWING:

The J. S. Sweet Publishing Company, Santa Rosa, Calif.; Rider-Moore & Stewart School, Trenton, N. J.; Goldey College, Wilmington, Delaware; Lyons & Carnahan, 623 S. Wabash Avenue, Chicago, Ill.; Peirce School, Philadelphia, Pa.; Cyrus W. Field, 149 Brainard St., Detroit, Mich.; Olson's Commercial Colleges, Parsons and Independence, Kansas; Humboldt College, Minneapolis, Minn.; Astoria, Oregon, Business College; The H. M. Rowe Co., Baltimore, Md.; Wilkes-Barre, Pa., Business College; Cleary College, Ypsilanti, Mich.; Waynesboro, Pa., Business College; The Excelsior School of Business, 210 Genesee St., Utica, N. Y.; Wisconsin Business University, LaCrosse, Wis.; Kearney, Nebraska, State Normal School; Baltimore, Md., Y. M. C. A.; Mann-Hartsough Commercial College, Columbus, Ohio.



Side Lights on Bookkeeping

By ARTHUR G. SKEELES

Commercial Department, High School, Elwood City, Pa.

Students and Teachers are invited to write to Mr. Skeeles regarding the questions discussed in this series, or any other bookkeeping topics.

Part I. Financial Statements

I had known John Merchant ever since he was a boy. When he started his notion store, under the name of "The Merchant Place," I helped him arrange his goods, and got out the modest circular advertising his opening. I spoke to him then about a set of books, but he put me off, saying, "Oh, I'll not need a set of books for a while yet. I will sell only for cash, and will have no clerks. I won't have any time for books, and little need for them."

I had to admit that there was some truth in what he said.

But at the end of the year he came to me and said, "Skeeles, I wish you would tell me whether I have made anything or not this year. I don't know how much I have sold, or how much I have taken out for my own use—although that wasn't much, I can assure you. But what I want to know is, am I making enough profit to stay in business another year, or will I be sold out by the sheriff if I keep on in the same way?"

"That will be easy enough," I answered. "If you will give me a list of your resources and liabilities, and tell me how much you had when you started, I can soon tell you whether you have gained or lost."

"What are resources?" he asked.

"Your RESOURCES consist of everything of value that belongs to you," I replied. "That includes cash, goods on your shelves, what other people owe you, and anything else that you could turn into money. LIABILITIES are what you owe—everything that you will have to pay."

"Well, that is soon done," said Mr. Merchant. "Here is my bank book. I have a balance of \$7.53. That is the only resource I have, except the goods on the shelves."

"Doesn't anybody owe you anything?" I asked.

"Oh, yes, there is an account with the Traveler's Hotel up here of \$87. I bought them some dishes, and they haven't paid for them yet."

"Then that is a resource," I told him. "Now, what are your goods worth?"

"Oh, about seven or eight hundred dollars," he replied.

"But I must know exactly," I said. "How can I tell?" he asked.

"Why, take an inventory. Go through the stock, list each article at the cost price, and find the total. That

will be the INVENTORY of merchandise."

"That would be a lot of work," he said. "Won't it be near enough to estimate the value?"

"The Profit or Loss depends upon the value of the goods on hand," I answered. "If we estimate the value of the goods, then we will be estimating the gain or the loss. You said just a moment ago that the goods were worth seven or eight hundred dollars. If we estimate them at seven hundred, the gain will be a hundred dollars less than if we estimate them at eight hundred. Would that be near enough for your purpose?"

"Indeed it would not," replied Mr. Merchant. "I want to know just what I have done this past year, and just where I stand, as nearly as I can find out. So if you will get me started, I will take that inventory as soon as I can. How would you go about it?"

I started him to entering the articles on the shelves, beginning at one corner, and showed how to keep track of the articles that might be sold the next day while the inventory was being taken. Cost prices were filled in from the marks of cipher on the goods, or from the invoices.

In a couple of days the inventory was completed, and John Merchant was able to give me a complete list of his Resources and Liabilities. From these I made a Financial Statement, following the usual form:

FINANCIAL STATEMENT OF JOHN MERCHANT Sept. 30, 1915

RESOURCES—	
Cash on hand.....	\$ 87.53
Merchandise	935.50
Personal Account, Traveler's Hotel	87.00
Furniture	115.00
Total Resources	\$1,225.03
LIABILITIES—	
Due for goods bought:	
Parson's Notion Co.....	\$ 48.30
Cogswell Grocery Co....	39.17
Patterson Hdw. Co.....	87.25
Total Acct. Pay.....	\$174.72
Notes Payable:	
Henry Merchant.....	\$350
Peoples' Bank.....	150 500.00
Total Liabilities	\$674.72
PRESENT NET CAPITAL	\$550.31

"Have I gained or lost?" asked Mr. Merchant, eagerly.

"That depends upon how much you had when you started," I replied. "You are now worth \$550.31. If you had more than that when you started, you have lost. If you had less, you have gained. How much did you start with?"

"Well, I had \$750 cash when I began to buy goods for the store," he began, and my heart sank. "But," Mr. Merchant continued, "I had borrowed \$350 from my father on that note."

"Then let us make a statement of your financial standing at that time," I replied. "It would be like this:"

FINANCIAL STATEMENT OF JOHN MERCHANT

On beginning business	
RESOURCES, Cash	\$750.00
LIABILITIES, Notes Payable.....	350.00
NET INVESTMENT	\$400.00

"Now, when we subtract this capital at the beginning from the Present Net Capital, we get the net gain for the year, or \$150.31."

"I feel pretty well satisfied with that for the first year," said Mr. Merchant.

HIGH SCHOOL COMMERCIAL TEACHERS' ASSOCIATION OF NEW JERSEY

Plainfield, November 27, 1916.
The Business Educator,
Corner Long and High Streets,
Columbus, Ohio.

Dear Mr. Zaner:

The High School Teachers' Association of New Jersey had a meeting in the Central High School of Newark, Saturday, November 25. About seventy High School Commercial Teachers were present, and the inclosed program was rendered.

The meeting was a very interesting one. The following officers were elected for the ensuing year: President, Mr. Earl Tharpe, of East High School, Newark; Vice President, Mr. J. K. Moyer, of Paterson; member of the executive committee, Miss M. L. Cummins, of Dover. The treasurer, secretary and other officers holding over.

The association voted to meet next year in Paterson, leaving the time to the discretion of the Executive Committee.

Yours very truly,
J. C. EVANS.

PROGRAM Morning PART I

(In conjunction with the New Jersey State Mathematics Teachers' Association)

Address of Welcome,
Central High School,
Newark, N. J.

Address
Prof. Richard Morris,
Rutgers College, Trenton, N. J.

PART II
Methods in Commercial Education
Professor W. A. Barber,
New York University
Methods of Teaching Shorthand
Mr. Earle Tharpe,
Columbia University
Methods in Beginning Bookkeeping
Mr. Albert G. Belding,
High School of Commerce,
New York City
Noon Recess, Luncheon at the School

Afternoon
The Central High School Employment Bureau
Mr. P. R. Eldridge,
Central High School,
Newark, N. J.



BUSINESS EFFICIENCY

THOS. E. CUPPER, Inc. Acct.
Bingen, Ga.

Department of Commercial Training

MISSOURI STATE TEACHERS' ASSOCIATION

St. Louis, Mo., November 16, 1916

Robert A. Grant, Yeatman High School, St. Louis, Mo., President
Milan B. Wallace, Central High School, St. Joseph, Mo., Secretary

IF I ONLY HAD A CHANCE

On almost every hand one may hear young and middle aged people say, "If I only had the chance that so and so has had, I'd be better off than I really am today. Had I been blessed with the same opportunities that that fellow over yonder has, I, too, would have made a good showing. If some one would have extended to me just a little aid—enough to have started me out, even in a modest way, I could have ascended to the utmost heights in my chosen sphere of usefulness, etc."

Now, at first thought, this line of talk may possibly sound very well—perhaps plausible—and there are many similarly situated, but if we could really look deep down into the past struggles of the men and women of the hour, we would quite likely realize that they, too, had to overcome obstacles not uncommon to our own, but they have profited by the experience and used their obstacles as stepping stones to something higher.

No doubt some of you have heard folks say, "If I had my past to go over again, and know what I do now, I would do this, that or the other, or I would not do so and so." Many of us know the truthfulness of such statement, and we also know that this is equivalent to acknowledging some of the errors of the past—some of the frailties somewhere along the path that experience has taught us how to shun—to strengthen—or to overcome.

You may have a chance to seize opportunity by the forelock, but unless your mental equipment is such as will enable you to retain your hold upon it, the chances are that you will find your efforts absolutely futile in any attempt to reach the summit of success. Attainment you should have if you would surpass the average worker—for it is herdly reasonable to presume that only average equipment should lift one beyond the average height.

And when it is all summed up—do not forget that the one who manages to gather together the greatest amount of worldly possessions—is not always the greatest SUCCESS. There are other things beside the accumulating and storing away of fortune which contribute much toward success, and which go far towards making up idealism, and unless these elements have been mastered and developed in due proportion, the highest possible success may not have been attained regardless of the size of the coveted pile of gold.

The second meeting of the new Department of Commercial Training of the Missouri State Teachers' Association, convened at Central High School, St. Louis, on the afternoon of November 16.

President Robert A. Grant called the meeting to order and followed by an able address. President Grant raised the question of the training of teachers in the Universities for commercial teaching. He said this had not yet been done, and because of this, teachers of degrees not necessarily are able to teach commercial subjects, though they may pass the requirements.

Dr. Isadore Loeb, of the School of Commerce, University of Missouri, spoke on the work contemplated by this new department. Dr. Loeb is in sympathy for a movement for better recognition of credits for University entrance, and stated that four out of fifteen credits were now accepted in commercial subjects, typewriting having been recently added to the list. He stated that the School of Education of the University of Missouri was first in the country to install courses for practical teaching. The new School of Commerce was established in 1914, and is combined in a co-operative arrangement with the School of Education to prepare commercial teachers. This address was received with much satisfaction by all present.

Mr. P. B. S. Peters, of the Manual Training High School, Kansas City, gave a most excellent paper on "The Digest of Missouri Statutes."

An exhaustive report on "A Survey of Commercial Education" had been under preparation, but owing to the removal to another state by the chairman of the committee, Mr. Paul Lomax, the report was mailed too late to be given at the convention, and by motion, was continued for future discussion.

After round-table discussions, the session was adjourned.

Thursday night was spent at a splendid banquet for the Commercial teachers at the Marquette Hotel. "Our Commercial Relations with Latin-American Countries," by Hon. James The Graeme Arbuckle, Consul in St. Louis for Venezuela and Colombia, was received with much interest. The address was the result of a long and varied experience in personal touch with the countries of South America.

Dr. Gebhart, of the new Department of Commerce, Washington University, was the next speaker. He emphasized the importance of well trained teachers and the recognition which should be given by higher institutions to wards entrance credits by high school

graduates of commercial courses. Dr. Gebhart is an author of books, and speaks from large experience against the so-called cultural distinction of subjects offered in high schools and colleges. Those who heard this address took with them something worth while.

Friday afternoon was devoted to a visit to the Business Department of Cleveland High School, and was followed by a great automobile trip through the residence and business districts of St. Louis. The commercial teachers of St. Louis responded generously with automobiles. Among the places visited were Shaw's Gardens and a visit to the Brown Shoe Factory.

Saturday was given to visiting the St. Louis Clearing House and to the Merchants' Exchange.

St. Louis has a splendid corps of high school commercial teachers who are loyal to their cause and who know how to entertain their fellow visitors. Especial credit is due to Pres. Grant, whose untiring efforts were much appreciated.

The State Teachers' Meeting will be at Kansas City in 1917.

Following are the officers elected for the Department of Commercial Training for 1917:

President, P. B. S. Peters, Manual Training High School, Kansas City, Mo.

Vice President, Milan B. Wallace, Central High School, St. Joseph, Mo.
Secretary, Arthur H. Dahne, Soldan High School, St. Louis, Mo.

MILAN B. WALLACE.

"They're Calling You" is the title of an attractively illustrated and highly colored covered catalogue issued by the Kansas City Business College, Charles Tarleton Smith, Dean. The forty-eight pages within are uniquely illustrated, each page containing a large half-tone illustration of Kansas City's many skyscrapers and business institutions. It is one of the most effective pieces of advertising we have ever had the pleasure of receiving. It bespeaks a progressive policy, as well as a prosperous, practical, institution.

Banks Business College is the title of an expensively gotten up catalog in the interests of that institution located at 925 Chestnut St., Philadelphia. The cover and borders are in a pale gray-green color with illustrations in white and black. The margins are wide and the type large and easily read. The illustrations show sumptuous surroundings and a most elaborate equipment—the heritage of a banking institution, giving it the effect of a variable emporium of business.





COMMERCIAL DEPARTMENT

Williamsport Dickinson Seminary

The Business Educator, Columbus, Ohio.
Williamsport, Pa., November 25, 1916.

Gentlemen: Permit me to express my deep appreciation of the advent of The Business Educator. It is indeed a very remarkable little publication and deserves a great deal of commendation. I consider it, indeed, a real business educator. After reading it myself, thoroughly, I place it in the Library of the Commercial Department here, and the students take a great interest. They have requested a series of lectures on some wide-awake topics suggested by the Educator, and I shall meet this request with about two or three lectures each week, taking some special phase of commercial work each time. I expect to gather many helpful hints from The Business Educator. I think this shows a good progressive spirit on the part of the students, and I believe the Business Educator has helped in developing this spirit.

I am enclosing a small card of "Resources and Liabilities" which I got out recently for local distribution among students and friends here. If you can use the Statement to any advantage in The Business Educator, feel at liberty to do so. It may drop a spark some place, where it will redound to the good of some one.

Wishing you continued success in the publication of The Business Educator, and in all ways, I am,

Very truly yours,

G. G. HILL,
Head Commercial Department.

STATEMENT OF YOUR ASSETS AND LIABILITIES

By G. G. Hill, Commercial Department, Dickinson Seminary,
Williamsport, Pa.

ASSETS

LIABILITIES

Minding your own business.
Keeping at it all day, and every day.
That hour you made use of.
Your businesslike attitude.
That time you remembered.
Honesty of character.
Always on the job on time.
Capable of being depended on.
That little thing you mastered.
That problem you solved yourself.
Your neatness of work.
That time you kept at it.
That time you knew your thought.
That time you looked it over.
That time you got it out.
Brains.

Butting in.
That time you got lazy and loafed.
That hour you wasted.
Carelessness with your work.
That time you forgot.
That time you were crooked.
Unpunctual at work.
Carelessness with instructions.
That little thing you overlooked.
That problem you were afraid of.
Your untidy work.
That time you gave up.
That time you thought you knew.
That time you overlooked it.
That time you got out of it.
Bonehead.

SUCCESS

FAILURE

On which side is YOUR balance? To which of the above do you attribute YOUR business standing? Think it over, and decide YOUR future procedure. The truly ambitious man never attains unto his goal, for he is always striving for something higher in thought, broader in vision, and nobler in purpose.

MO. VALLEY

(Continued from page 19)

The big number of the afternoon was a wonderful address by J. S. Knox, the famous Salesmanship man of Cleveland, Ohio.

Knox is a twelve-cylinder talker who runs without a muffler. How he manages to breathe I don't know. I think he must have a ventilation system like a bumble-bee. As he runs he scatters a scintillating train of wit, epigram, nut-shell logic, and crackling statistics, that suggests a motor engine on the way to a down-town fire.

But don't get me that Knox is all noise. He has brains and high-power ones. I think he knows more things about business than any man I've ever listened to. He left me with a feeling that my whole mental furnishings had been run through a renovator. Don't miss Knox if he ever comes your way.

Another high class talk was from that brainy Kansas City man, Porter Graves, of the Manual Training High School. His theme was "Commercial Geography." It was my misfortune to miss this talk but I heard much praise of it.

The almost pathetic feature of it was that there were only fifty or sixty teachers to hear all these fine addresses. There should have been five hundred. The banqueters should have been worthy of the feast.

Speaking of banquets, the regulation dollar-a-plate one came Friday evening. My general opinion of these functions is so well known that I pass over my customary comments. This one was of the usual order, with nothing very distinctive except a side-splitting monologue from Arthur J. Killick, the famous "Fatty Lewis" of Kansas City, and author of "Keeping

up with the Neighbors." Killick is another "Institution" of the Gate City. One of his latest stunts, is the starting of the "Sunshine Bank" idea, which he recently described in a characteristic article in the Ladies' Home Journal.

I had the joy of being cheek by jowl to him at the banquet, and believe me, it was a privilege. How I wish he lived in my ward!

As toastmaster, Brother Zaner was made the "fall guy," and he bore the infliction with that solemn and martyr-like devotedness for which he is growing famous. How often have I thus seen him chained to the stake!

A dozen or more kinds of fire-works were solemnly touched off by Zaner, ranging from brief little poppers to sky rockets that went almost to the ceiling. The crowd was patient, almost cheerful, for all felt that it would be over some time and it was — by ten o'clock, or thereabouts.

I am going to advertise for some far-thinking genius who can find a workable substitute for these "conventional" mixtures of bouillon, fried chicken, lobster salad and Neopolitan ice cream with further dessert, of amateur postprandialism.

O, tempore, O, Mose!

Saturday was another day of good things, but hardly so snappy as Friday. The leader was E. M. Bainter, Prin. of the Polytechnic High School of Kansas city, and late Superintendent of Public Education in Porto Rico. Bainter is a brainy progressive educator, and he talked most informally of conditions in Porto Rico.

Robert Grant, of the Yeatman High School, St. Louis, and head of a successful teachers' agency, gave a valuable address on "Commercial Teaching as a Business." I hope this address can be put in form for publication, as the facts presented in it are really more helpful and important to the average commercial teacher than anything I have heard given in a convention for ten years. No man who expects to follow the calling of commercial teaching can afford to be without the first hand information given in Mr. Grant's address.

At the business meeting in the afternoon that very live wire, Mr. C. R. Stewart, manager of the Salt City Business College of Hutchison, Kansas, was elected President. Stewart is another new arrival in western business education, and he is a real hummer.

L. W. Beers, the young St. Louisian before referred to, was made Vice President, and Miss Zulu Chase, a bright little lady from the Hutchison High School, was chosen Secretary and Treasurer.

By unanimous vote Kansas City was chosen as the permanent meeting-place, the next meeting to be held on the day following Thanksgiving, 1917.

During the sessions there had been some talk about discontinuing the meetings of this association, but there is still entirely too much enthusiasm among the membership for this idea to gain much headway. It is the opinion of many of us, however, that a



consolidation should be effected between the Missouri Valley and the Central associations. It is agreed on all hands that there are too many of these western gatherings for the number of teachers who will attend. There could be one big enthusiastic organization, however, covering the territory between the Mississippi and the mountains, and from Oklahoma to Minnesota, and I hope there may be enough commercial educators of vision to organize such an association within the next year. All that is needed is for certain zealous teachers to assemble at the call of the Manitou of Peace, wash off the war paint, bury the hatchets, smoke the calumet, and forget the old battle scars. Will they do it? They will if they are both wise and reasonable.

N. Y. MEETING

(Continued from page 18)

The second paper of the afternoon was "A Brief Summary of Advanced Bookkeeping," by Miss Margaret M. Kane, of Hutchinson-Central High School, Buffalo, N. Y. Miss Kane spoke of the lapse of time since many of the pupils studied elementary bookkeeping and the necessity of reviewing by oral problems the principles of debiting and crediting. Emphasis was placed upon the principle of double entry bookkeeping, that every transaction is an equation affecting two accounts.

This feature was kept before the class in the short written exercise next taken up. The cash book, sales book, and purchase book were regarded as divisions of the journal, making it possible to segregate transactions of a similar character. Every entry in one of these books was recited upon as affecting two accounts. A cash book entry was a debit to cash and a credit to the account of which cash was received. A cash account was opened in the ledger, further emphasizing the idea of equation and enabling the student to make a trial balance for his ledger accounts without consulting his cash book for the cash balance. Stress was paid upon the point that the correctness of the entries depended upon the careful analysis of the transactions.

Mr. Curtis, of Dunkirk, was next introduced by the chairman with the short explanation that there was some hesitancy in having shorthand discussed at a state meeting where there would be decided opinions in favor of different systems of shorthand. But as teachers wanted something on that subject he had decided to have methods presented for teaching the two chief systems, Pitmanic and Gregg. Mr. Curtis spoke on "Methods in Gregg Shorthand."

The first address of the morning, "Methods in Pitmanic Shorthand," by Mr. Charles L. Frank, of New York University, New York City, was filled with most instructive suggestions for the teaching of any system of shorthand.

The chairman next called on Mr. F. G. Nichols, Director of Business Edu-

cation, Department of Public Instruction, Rochester, for a report from the committee on Proposed Recommendations regarding the Regents' Requirements in Typewriting. The chief change suggested was that typewriting should be a two-years subject instead of a one-year subject, and that two and one-half Regents' credits be given for each year's examination successfully passed. After discussion, the motion was made, seconded and carried that these Recommendations in Typewriting be approved by the organization, and that they be submitted by the secretary to the Regents' Board.

The last paper on the program was on "Recent Tendencies in Teaching Touch Typewriting" by Mr. Rupert P. SoRelle, General Manager of the Gregg Writer, New York City. After an introduction in which Mr. SoRelle explained that he did not personally approve of all these recent ideas, he expressed a desire to present them as an incentive to further research and experiment.

His subject was grouped under three headings:

Improvement of technique.

Artificial aids,

Realization by the teacher of the importance of active teaching in the class.

After a short business meeting in which Mr. William B. Curtis, Dunkirk High School, Dunkirk, N. Y., was elected president for the ensuing year, the meeting adjourned.

(Mrs.) Florence M. Merville, Sec'y,
Hutchinson-Central High School,
Buffalo, N. Y.

PORT ANGELES HIGH SCHOOL

Port Angeles, Wash., Dec. 5, 1916
Editor Business Educator:

I have read your magazine for more than a year, and think it all its name implies, a Business Educator. It is invaluable as a means of keeping in touch with the profession of teaching commerce, and of stimulating interest.

I am having the pleasure, and the work incident to it—of instituting a commercial course in a high school of 160 students, in a little city which you will find listed in the upper left-hand corner of the map of our United States.

I am inclosing a column from a local evening paper, giving something of a resume of what we are doing and hope to do in the future.

With all best wishes for the continued prosperity of The Business Educator, I am,

Enthusiastically,

J. ALBERT BAKER.

"J. Albert Baker, commercial instructor of the Port Angeles high school, reports that new desks have been installed for the commercial department, completing equipment of this nature, on a par with that of the larger cities.

"The new equipment is standard, as used in business schools, adjustable in

height, with adjustable settee. Ample space is provided for books when not in use, under a lifting top. At the front, two shelves furnish space for papers and forms necessary in business practice.

Desks Made By Scholars

"The department, in addition has eleven standard typewriters, purchased in September. The cabinet tables, or desks, for the machines were made by the manual training students of the high school, under the able supervision of the instructor, E. G. Beauchamp. All books and supplies are new and up-to-date.

"Ninety students are enrolled in bookkeeping, penmanship, spelling, typewriting and shorthand. Several of these are post-graduate students, or pupils who had dropped out of school at some time because work they were interested in was not offered.

"The students, for the most part, are working because they desire to learn, and more than usual progress is being made. Some of the bookkeeping pupils have already completed the work usually required for a semester's work. In shorthand and typewriting many good stenographers are in the making. Among these is Miss Vera Burgman who, without previous training, is doing Superintendent White's stenographic work, and also working afternoons in Walter Mack Clark's abstract office.

Typewriters are Busy

"The typewriting machines are kept busy from 8 o'clock in the morning until four in the afternoon, and often an hour or two later. The keyboards are blank, and also covered with shields, making it necessary to write entirely by touch.

"Next semester commercial arithmetic and commercial geography will be added to the course. Another year other subjects such as commercial law and commercial English are planned. It is intended to add other subjects from year to year such as office training, history of commerce, salesmanship, advertising, economics, until a full four year commercial course is offered.

"This work is offered for the benefit of the city at large, and so far as equipment and capacity will permit, anyone applying who can profit by the training, will be enrolled, without charge."

Another Gregg writer has been engaged by President Wilson to assist Mr. Charles Swem in reporting his campaign speeches.

The newcomer is Mr. Joseph M. Shaffer, of Washington, D. C. He and Mr. Swem work as a team, taking turns at reporting and transcribing, and in many instances transcribing each other's notes.

Mr. Shaffer established a world's record for accuracy in the speed contest held in Chicago last December by writing 175 words a minute on solid matter for five minutes and transcribing his notes, with but one error and that due to mishearing.



THE EASTERN GREGG SHORTHAND ASSOCIATION

The third annual convention of the Eastern Gregg Shorthand Convention was held December first and second at the Hotel McAlpin, New York City. The serious work of the day sessions was preceded by a "Get-Acquainted" reception Thanksgiving evening, at which a unique Gregg playlet, "By Hooks and Crooks," was presented to an audience that expressed its enjoyment by repeated laughter and applause.

More than two hundred teachers attended the convention this year, and the interest manifested was a subject of much comment.

The address of welcome was made by Mr. W. A. Barber, of New York University, and was responded to by Mr. Freeman P. Taylor, president of the Taylor School, Philadelphia.

The president's address, by Dr. John F. Forbes, principal of the Rochester Business Institute, was on "The Educational Value of Shorthand, and was warmly received. It was a scientific treatment of a subject that is just beginning to be recognized as important.

Mr. H. O. Olney, of Drake School, spoke on "Mastery of and Drill on the Principles." This fundamental of good teaching of Gregg Shorthand was discussed in a masterly fashion, and many teachers joined in the open discussion that followed.

"Blackboard Work in Teaching Shorthand" was treated by Miss Sally Parker, who speaks with authority, having won two medals for excellent teaching of Gregg.

In a program so full of meaty addresses it is difficult to select any for special mention. The talk given by Mr. C. J. Terrill, head of the Commercial Department of Albany High School, on "The Shorthand Class in the Evening High School," was notable for its differentiation between methods of teaching in day and evening schools, a subject which has not heretofore been given sufficient attention.

That efficient teaching of typewriting was not overlooked is evidenced by the fact that during the Saturday morning session the three addresses were all upon this important subject. Miss Emma J. Johnson, instructor in typewriting in the Standard Commercial School during the Panama-Pacific Exposition, and Miss Dorothy Greenberg, of Brooklyn, instructor of the winning teams from Wood's Business School, gave detailed descriptions of the methods by which they had secured their excellent results.

These talks were followed by an address by Mr. Aron W. Welch, head of the Commercial Department of the East Orange High School, on "The Correlation of Shorthand and Typewriting." Mr. Welch emphasized the fact that shorthand is one subject, typewriting another, but that typing from shorthand notes is still another, and must be taught separately if the best work is to be obtained from students.

Mr. Gregg's address, which opened

the Saturday afternoon session, was one of the most interesting features of the convention. He spoke of the power of shorthand to develop facility in language, and to promote the habit of concentration. He predicted that the day was near at hand when shorthand would be a familiar tool to every business and professional man. Mr. Gregg is at present preparing for publication a simple system for this purpose, which will be known as "Gregg Writing," and which can be learned in two or three weeks.

"The Demand for Professionally Trained Commercial Teachers" was declared by Mr. W. G. Thompson, principal of the Commercial Department of the Plattsburgh State Normal School, to be far in excess of the supply. He outlined the course provided at the Plattsburgh Normal, calling special attention to the fact that it includes two years of Gregg Shorthand.

Mr. J. I. Harman, Vice-President of the Bowling Green Business University, talked on the "Forces Behind the Growing Importance of Commercial Training," showing the vast increase in all kinds of products,—manufactures, mining products, etc.—the consequent increase of people engaged in business, and the increasing necessity and importance of commercial education. His address was a scholarly analysis of business conditions of the present day.

The following officers were elected to serve during the coming year: President, Mr. Freeman P. Taylor, Philadelphia, Pa., 1st Vice President, Mr. Aron W. Welch, East Orange, N. J., 2nd Vice President, Miss Sally Parker, Richmond, Va., Secretary-Treasurer, Mr. Walter E. Ingersoll, New York, N. Y.

RUFERT P. SO RELLE.

EVERYMAN'S EFFICIENCY

Wherein lies the difference between a Fifty Thousand Dollar per annum man, and a One Thousand Dollar man? Does it consist in the matter of heredity, looks, education, associations, mental environments, the kind of clothing worn, influence of family, politics, religion? None of these!

The difference is wholly a matter of carefully planned purpose, trained concentration of forces, fixed and indomitable will to accomplish that purpose, irrespective of all obstacles and diversions, both within and without, on the one hand; and the utter lack of all, or a part of these qualifications on the other hand.

Did you ever think that practically every leading railroad executive, prominent banker, brilliant lawyer, or successful industrial head, has come up from the ranks, having hewed his way to the high position occupied by individuals cultivating and expressing the qualities mentioned above? In this connection it is a lesson without words that you can find any number of college graduates drifting around in the world "down and out." Can any one be held responsible for his

unhappy waste of life, talent, energy, except himself?

The key note for all is: Get up in the morning, Get right at your work; Remember there is no time for idle play, You must have enthusiasm, vigor, vim and push, If you're going to make the writing business pay.

There is no such thing as luck, but the real greatness, the real accomplishment and success of life are carved out, individually, by every person who really succeeds.

As a general proposition, every man receives what he persistently wants and works for, with heart, soul, brain, body. If such efforts are big, the rewards accomplished are bound to be big. Efficiency is defined as "producing effect." That does not mean either sitting down expecting the plums to fall into your lap or filling one basket in the time it would take to fill two. It means results and enough of them.

Who wishes to be known as an inefficient man? As one who does not produce the effects he is able to? Is any one of us willing to admit that the fellows who lead the line are better men than we are. Have we the instinct, determination, will, to be efficient men or merely stragglers? The procession is moving! It is a fair field! The best men are bound to win! Neglect to develop the necessary qualifications and the ability to use them rightly is our only handicap. Are we big, fit, eager? Shall we, or shall we not take the prize? We must win or lose! Conquer or yield! It is our personality, our concentration, our strength and will against the field.

H. H. STUTSMAN.

4416 Prospect Ave., Los Angeles, Cal.

NEWS NOTES

A. B. Cox, of Nampa, Idaho, has been engaged to teach in the Strayer Business College, Washington, D. C.

J. D. Godfrey is a new teacher in the Wilkes-Barre, Pa., High School.

J. D. Henderson, of Washington, D. C., is a new commercial teacher in the Rider-Moore & Stewart School, Trenton, N. J.

Wm. D. Schmale, of Boyertown, Pa., has accepted an appointment to a commercial teaching position in Goldey Business College, at Wilmington, Del.

The Bryant & Stratton Business College, at Buffalo, N. Y., has a new commercial teacher in Miss M. L. Burchill.

C. C. Stone, of New York City, is now employed in the Commercial Department of the Malden, Mass., High School.

H. G. Ball, of Los Angeles, Calif., and B. F. McAdams, of Lincoln, Neb., have accepted positions in the commercial teaching work of the Mankato Commercial College, Mankato, Minn.

Miss Azuba Stackpole, of the Shaw Business College, Portland, Me., is teaching in the Portsmouth, N. H., High School, where she followed Miss Fannie L. Taylor, who is now with the Morse Business College at Hartford, Conn.

Vivian A. L. Simpson, formerly of Roxbury, is now teaching in the High School at West Hammond, Ill.

Miss Theodate Burpee, of Lakeport, N. H., has been engaged to teach in the Roxbury High School, Roxbury, Mass.



A Knight of The Road

The Story of a Modern Highwayman

By CHARLES T. CRAGIN

FOREWORD

Is there living a red blooded man of fifty who was not in early youth a pirate, making all his captives except one fair lady walk the plank; also an Indian slayer hunting for scalps, like Nick of the Woods, the Jibbenainosay, leaving a bloody cross upon the breast of each slain victim of his unerring



rifle, or best of all, a highwayman on a coal black horse with a white star in the forehead, and with black mask over his face riding Hounslow Heath at midnight, holding up gentlemen in coach and four with ladies fair for company; making them dismount; taking the gold from the pockets of gentlemen, and stripping off their rings and jeweled buckles but gracefully refusing the gold and jewels of the ladies; and then vanishing, with hurrying hoof beats, into the darkness. What man of fifty has not revelled in the adventures of Teach the pirate, Nick of The Woods, Claude Duval, Dick Turpin, and Sixteen-String Jack?

Not the author for one. Many a captured crew has walked the plank at his stern command; many a red-skin has he slain, and scalped, and marked the bloody cross upon his breast with his keen knife, and many a time has he held up coach and four, and caused noblemen in plumed hats, velvet coats, and silken hose, with ladies fair, to dismount while he relieved them of gold, and jewels, all except the ladies, of course, he let them "keep the change." All this was in his fertile imagination. Really he has never had a chance to make anybody walk a plank, nor to kill an Indian or steal anything from nobles and ladies fair. Indeed the pirate of the Spanish Main, the Indian slayer, and the "Knight of The Road" have vanished in the misty shadows of the past.

But we have with us a very new, very active, and very real highwayman of the present. A good many thousands of him with an occasional her, whom I suppose we should call a "highway woman" is abroad in the land.

They hold us up in home, and office, and counting room, and store. True they do not wear the black mask or stick the horse pistol under our noses, but they do talk us pretty nearly to death, and almost smother us under the weight of their samples. They sell us books we don't want and wouldn't take as a gift, and they insure our lives for the benefit of other fellows who will marry our mourning widows, and take the insurance we saved for to go on a honeymoon trip

to Europe or Kalamazoo or some where. They sell us more goods than we can possibly find customers for, these highwaymen, these "Knights of The Road," these gallant scouts of the great business industries. The Commercial Travelers, the Agents, the Drummers, and it is of one of these adventurous spirits airy and light, bold and confident, no Sunday school hero, but a man with red blood, strong arms and a warm heart that I am going to give you some truthful account.

CHAPTER I A Watery Disaster

May the pipe and the bowl never leave us!

Kind friends never deceive us!

And Oh, Happy is the man

That shall meet us on our way

As we go reeling, rolling home!

Chorus

Reeling, rolling, rolling, reeling, rolling, home!

Rolling, reeling, reeling, rolling, rolling, home!

And Oh, happy is the man that shall

meet us on our way,

As we go reeling, rolling home!

The words of the jolly drinking song of long ago rang out clear and full from the throats of a party of young men crowded into a rowboat on the Hudson River where four oarsmen were catching crabs pretty freely as they pulled anything but regular strokes just below the great Po'keepsie bridge. They had been to a German picnic over on the west side of the river, and it was quite evident that at least some of the number had partaken freely of the liquid refreshments common at German picnics, and in consequence were feeling in right happy mood. Especially was this the case of the leader of the sangerbund, a little bald headed man in his shirt sleeves who stood precariously upon his slender legs in the stern of the boat and beat time with his swinging right arm. It was indeed a lively party, and "All went merry as a marriage bell."

With a rush of parted waters and a toot of her whistle, the "Mary Powell," the swift day boat on her way northward, swept by with a bone in her teeth. Now, "Mary Powell" was a very fast young woman, thirty years ago, she was the swiftest boat on the Hudson, when I went to school in Po'keepsie about that time. She threw out a great wave on either side and this great wave struck the rowboat aslant her nose, gave her a sharp list to starboard and pitched the little leader of the singer band head first into the river.

"MAN OVERBOARD!" came the sharp call of the helmsman. The oars instantly stopped; the boat

swung around and went to the rescue and the half drowned singer, somewhat sobered by his sudden cold bath was dragged in over the gunwale, doubled up across one of the thwart and there had the water emptied out of him as far as possible, and then the boat went on its way to the landing place, not far off on the east side of the river.

"Jerusalem! what will we do with 'Cappy!'" was the exclamation of big Jim Daley, as they dragged the rescued and half drowned little man up on the wharf. "It will never do, never, never, NEVER! to take 'Cappy' home to the dragon in this condition, she'd eat him alive!"

"Right you are," said "the idiot," LeBaron, of Massachusetts, "she'll give him the steam-roller, if we take him home in this shape. We have saved 'Cappy's' life once and we must not leave him in the lurch now."

"But how are we going to manage it," said dark and sallow "Texas." "It will take him several hours to get over the mixed water and beer and other stuff that he's got inside of him."

"Well, there's only one thing to do," said big raw boned Jeffrey of Illinois, "we got to take 'Cappy' to a hotel and dry his clothes and sober him up before we take him home."

"Oh! wise young judge, how much more elder art thou than thy looks," came from Jack Kearns, the red headed Irishman of the party. "You have a great head, Jeff, a great head for pie, but what are we going to tell the old woman, Mrs. Cappy, and her mother, the 'dragon'?"

"Why," said Steve Knight, without any regard for English grammar, "you fellows haven't got much invention. Tell 'em it was ME that fell overboard, and had to be taken to the hotel, and that Cappy's down there taking care of me; that will fix it."

"Kindly present the gold medal to Brother Knight," this from red headed Kearns. "Anybody would know he was a New England Yankee, he is so strong on invention." And so they half carried, half dragged, wobbly water-soaked "Cappy" to a little river side hotel, undressed him, put him to bed, and left Steve Knight in charge of him, while the rest of the precious scamps went "reeling, rolling home" to the boarding house on Catherine St., where a dozen or more students of the big Business College ate and slept and made themselves very much at home.

Cappy was nominally the head of the family for he was married to Mrs. Cappy. Very much married, and in addition to Mrs. Cappy he had come into possession of her mother, an aged virago, and as full of vinegar as the big cruet on the dining room table and christened "The Dragon" by the boys. Cappy was an inoffensive undersized little runt of a man, as harmless as a rabbit in his every day life, and he generally submitted meekly to the constant nagging of his over-worked wife and the still more steady and



constant grueling of his mother-in-law. But when, on rare occasions, Cappy managed to get outside of a few glasses of beer or a couple of tablespoonfuls of whiskey, he became an entirely different person, and instead of a groveling worm who could be trampled upon with impunity by anything that wore petticoats or trousers, he became a raging lion, and wanted to clean out the town, and on this day Cappy had been allowed by his wife and mother-in-law to go to the German picnic.

The Prodigal's Return

It was ten by the village clock when a helpless looking young person limped up the front steps of the boarding house on Catherine St. It was Steve Knight, all hunched up, with a wet coat, dampened in the washroom of the hotel, over his shoulders, his hair disheveled, limping badly, with Cappy, very erect and stately, in well pressed clothes, holding him by the arm and helping him up the steps. Mrs. Cappy and "the dragon" were both up waiting the coming of the wanderer, and a shower of questions were volleyed upon the dispirited looking young Knight.

"Well you see it was this way," said Steve, "I was standing up and singing and kind of flourishing around a little, and along came that darned 'Mary Powell,' and just tipped me over into the Hudson River, and I swallowed about half the water in it, and it made me pretty sick I can tell you. Cappy pulled me out and there wouldn't nothing do but he must go up to the hotel and take care of me, for I didn't know a thing when they got me on the wharf, and they was afraid to bring me home for fear I was dead, so they took me into the little Dutchman's hotel on the river bank, and put me to bed, and put hot bricks on my stomach, and rubbed the hair all off of me, and I am sorer than a dog now and awful weak, but 'Cappy' stayed right by me. He's a good old scout, 'Cappy.'" "Deed he is," echoed the other members of the party, and "Cappy" straightened up perceptibly as these bouquets were showered upon him, while even Mrs. Cappy and "the dragon" deigned to smile upon him, though the smiles were a trifle wintry.

"Never touched me," said "Cappy" softly as he helped Knight up the stairs to his bedroom, where the young man recovered with astonishing rapidity.

The Boys of Catherine Street

There were boys from all parts of the country at the Business College, which I suppose is as well advertised as any school in America. Good boys, too, most of them coming largely from country places where business college education was not easily obtained. With few exceptions they worked hard to master the mysteries of Bookkeeping, Shorthand, Typewriting, and the other branches that made up the course of study. The little group on Catherine Street numbered representatives of a half dozen

different states, and the favorite of the group was Steve Knight, a Yankee from Maine, straight as the pines of his rocky homeland, stood this tall slab sided, long armed, hatchet faced youth of twenty — for business colleges had older students in 1885 than now. His father was a lime dealer in Rockland, down on the coast, and he tried to make the boy follow the same business, but there was nothing attractive in lurning lime and sending it by boat to Boston to this youth, who reveled in the books of the little public library, when he was not sailing a boat on Penobscot Bay, hunting in the woods or playing ball, for he was a famous half back and pitcher of the high school ball teams. I regret to say that he was not a brilliant scholar, though from much reading of all kinds of books he had great store of words which he didn't always use in their rightful sense, but in mathematics his teacher said he was as dense as the untracked forests of his native state.

In some way or other he had been persuaded to enter the big Business College, and there he made a desperate effort to acquire the mysteries of Journal and Sales Book and Cash Book and Trial Balance, but the latter always took him off his feet and he was wrestling with one when my story opens. "Darn the man that invented trial balances anyway!" growled Steve. "They say trial balances came from Italy, and I never did have any use for dagoes," and he hurled his trial balance book into the corner of the room, narrowly missing a kerosene lamp on one of the side tables. "Trial Balances just gets my goat and I don't see any use in them anyway! What's the good of them? If a man's got any money he knows it, don't he? This Bookkeeping business is just worrying me into an early grave. What's a man want to keep books for anyway? To see if he's making anything, hey? If he's got more money than he had when he started, don't he know he's making money, and if he aint got so much, don't he know he's losin'? Any fool can see that. I'll never make a bookkeeper, that's one best bet, and I wish I was back home, digging clams on the seashore, or trapping muskrats on the river, or doing most anything except burning lime, darned if I'll do that!"

Wrecked on Examination Rocks

And tomorrow was examination day. Examination for the finals in bookkeeping, arithmetic, and the other branches, necessary before one could get the nice, five dollar, parchment diploma of the high school. The boys burned the midnight oil until the rattle of the milkman's wagon sent them to restless sleep for a few hours, and then came the examinations. All day long the professors hurled problems at them. Some of the boys came through with colors flying. Big Jeffrey, of Illinois, ranked high. Jack Curran, the brilliant Irishman from Brooklyn, was a star of the first magnitude. Daly had passed. The "Idiot," Le Baron of Massachus-

etts—so called because of his tendency to do brilliant tricks, such as filling the sugar bowl with salt, putting tacks on the seat of a new comers' chair, and diluting hair oil with muckilage—Le Baron, was in anxious doubt, so was Texas, who gave more time to pin pool, base ball, and bicycle riding than he did to study. But Tennessee, a lank mountaineer from the moonshine hills with an eagle beak and just able to read and write had surely failed, and so had Steve Knight. Steve had flunked, and flunked ignominiously, and, in gloomy silence, was meditating of his uncertain future, when up came a special delivery man with a letter from home, and the letter from home said:

"Rockland, Maine, July 6, 1885.

Dear Stephen:

The big lime storehouse was burned last night. It is a total loss and business is very dull at home, and father had let some of the insurance run out. He thinks perhaps that if you can get something to do in New York, you had better accept a position there, instead of coming home, though I would like to see my tall boy. We are all pretty well except Bennie, who has the whooping cough, and we are afraid all the children in the neighborhood will get it. Your cousin Marilla that married Amzi Tarbox has got twins, and Amzi is as proud as a peacock. We are having lobster stew for supper tonight, and I do wish you were here to eat some of it, you like it so well. Sister Jennie is home from school and sends you her love:

Your affectionate,
Mother."

"Yes, of course I'll get a job in New York City! Any of those big concerns will be glad to have me. All I'll have to do is just send them my examination papers and they'll 'come-a-runnin'' after me, won't they?" somewhat bitterly exclaimed the youth, as he handed the letter to the sympathizing group that gathered around him in his hour of affliction. Lobster stew for supper. I am lobster enough without that, I guess. I'm in the soup anyway. Oh, yes! I'll get a job, nit! I'll be darned if I'll go home, though! They all said I would make a fizzle of it when I came away, and I was going to show those country "Jakes" that I was "some pumpkins" when I got away from that dead-and-alive town, and they will say my head is "some pumpkin" if I go back there. Not on your life! I am going to get a job, if I have to be one of those infernal nuisances that talks your head off selling books."

He didn't really mean it, but the very next day he entered the ranks of that ancient and honorable craft of much abused persons, "The Book Agents."

The Book Agent

General Grant died that year of 1885, after the most heroic battle of his life. Fighting to the last gasp to write his "Personal Memoirs of U. S. Grant," which the firm of C. L. Webster & Co. had agreed to publish, paying the Grant family a very large



royalty. Grant kept himself alive by that same tremendous, bull-dog tenacity that enabled him to capture, first, Fort Donelson, then Vicksburg, and finally Richmond. His family would be left destitute except for the copyright of this book, which afterwards paid the Grants more than a half million dollars.

When he wrote feebly in pencil with his dying hands the last paragraph of the book, he turned his face to the wall, answered "Here!" to the final roll call, and joined the ranks of the immortals. For Grant was a great American. There were more brilliant soldiers than he, but none that had his dauntless spirit, a spirit that never knew defeat, and that overcame obstacles that to weaker souls appeared invincible. He was one of those rare few who, when things can't be done just go ahead and do them, and he never showed that spirit more heroically than in his dying days. The rascality of his partner, that "Young Napoleon of Finance," Ferdinand Ward, had left Grant ruined and dishonored, for a large part of the American public, as ready to throw down a popular idol as to elevate him, said, "Grant must have known all about it." Grant was as honest a man as ever drew breath, but what he didn't know about Wall St. would have filled an encyclopedia. Honest himself, he could not believe any friend of his could be dishonest, and this very faith in old army friends, and in those who had done him favors proved his ruin,

for his political and business life were as dismal failures as his military life was a brilliant success. A victim to scamps of high and low degree, he found himself dying of cancer of the throat, and his family unprovided for, and to leave them cared for he dictated most of that book to Gen. Adam Badeau, until operation after operation cut out his vocal chords, and he could no longer speak, and then, with failing strength, the hand that had guided the armies of the Tennessee and of the Potomac wrote with a pencil, on scraps of paper, the modest memoirs which always minimized his own part, and magnified the parts taken by his officers. It was this trait of Grant's that made him without a rival in the loyalty of his subordinates. When the last, scarce legible lines were scrawled, the great master, Death, gave him an honorable discharge, and Grant was mustered out of life and into the affections of the people who had never in life understood his real greatness, and the nation forgetting all his weak points, wept over its fallen hero.

Heroic to the last gasp, and the book came out, and agents carried it all over the country. There was an agent in Poughkeepsie, and that afternoon in the Eagle he advertised for other agents to take county territory, and Steve enrolled as one of the volunteers, and was given as territory a country town a dozen miles up amid the hills that makes the beginning of the Berkshire range.

Mr. Harold W. West, penman in the Rider-Moore & Stewart School, Trenton, N. J., reports a prosperous school. One of his penmanship classes registers one hundred sixty-five pupils, bespeaking a most successful teacher, as well as a skillful penman, for when it comes to handling alone upwards of one hundred pupils, one must be alive or interest declines and disorder increases.

We recently received a list of thirty-one subscriptions to THE BUSINESS EDUCATOR from Mr. D. G. McCann, Treasurer, McCann's Business College, Mahanoy City, Pennsylvania, which bespeaks a prosperous school and enthusiasm in penmanship. The penmanship exhibited in the signature attached to the letter indicates that he is following successfully in the footsteps of his skillful and genial father, L. C. McCann.

Early in December we were favored with a list of subscriptions numbering 119 from R. S. Collins, Peirce School, Philadelphia. Quite a number of the subscriptions called for the Professional Edition. This list of subscriptions indicates the same attention in Peirce College it has always received and that details are not overlooked when qualifying the pupils of that institution for business careers. Mr. Collins is an exceptionally strong teacher as well as an expert penman. He is one of the master penmen and teachers of America.

A new

Script Cut Catalog

WE have just issued a new catalog containing illustrations and prices of **Script Cuts** for Business College Advertising. The catalog contains 44 pages about 8x10½ inches in size. A copy should be in the hands of every commercial school man. It contains many valuable ideas for drawing attention to your institution. It illustrates cuts for newspaper advertising, cuts for script circular letters, cuts for letter heads and envelope designs, cuts for Christmas and New Year cards, post cards, etc. It gives illustrations of our handsome poster and street car card for commercial school advertising, and illustrates a design for a calendar. It tells how to secure a fine rubber stamp of your signature, and where to secure all kinds of pen work fresh-from-the-pen. And the prices are low for high grade work.

We recently mailed a copy of this catalog to every private commercial school on our list. However we may have overlooked some such institutions. If so, we should be pleased to send a copy free of charge on request.

But, every **penman** and **penmanship student** should also have a copy on account of the fine specimens of penmanship it contains. To every ambitious penmanship student it is worth \$1.00; but, we will send a copy as long as our supply lasts on receipt of but **10c, stamps or silver**. You will certainly want a copy to preserve the specimens in it. Better order now to make sure that you get one.

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Penmanship Questions AND ANSWERS

Should a teacher of a room assist the supervisor with the lesson, or should the teacher let it entirely with the supervisor? I find that some of the teachers help me with the lesson, while some do not. Some of the teachers practice the lesson with the pupils while I give the lesson. Some of the teachers correct papers, and others work at something else while giving the lesson.—R. C. E.

The teacher should assist the individual pupils while you teach or she should practice with the pupils. She should observe your methods of presenting the lesson, and occasionally she should teach while you assist the individuals and observe. Your visits to schools are for the purpose of training the teachers quite as much as teaching the pupils.

50 Dunklee Street,
Concord, New Hampshire,
December 2, 1916
Editor Business Educator:

I was rather amused to read in the usually accurate B. E. for October and also November that I am a grocer by occupation. It did not seem worth while to correct the statement until I received sundry propositions relating to the grocery business, which proves that your paper is widely read by young people interested in many lines of business.

Now, as a matter of fact, I am not a grocer. In October, 1889, I became a clerk in the Treasurer's office of the Concord & Montreal R. R., where I have found a means of earning a living ever since. Soon after entering this office I was made stock and dividend clerk, which has been my chief work since, although I have done more or less accounting and miscellaneous office work.

I have done quite a bit of outside penwork in card writing, diploma filing and engrossing. My office work has helped to develop my pen skill in certain directions, notably in round or engrossing hand. I use the round

hand upon the stock certificates, and some enthusiastic friends say that no better appearing certificates are to be found in this part of Uncle Sam's big farm. I enclose a sample of what I commonly use in this work. It is not finely finished, rather is of the everyday practical sort with almost no retouching.

Sincerely yours,
FRED S. HEATH.

Your Editor humbly apologizes for having accused Mr. Heath of being engaged in the "high cost of living business." Just how or when we got it into our head that he was a grocer as well as a penman we do not know, but we thought it nevertheless. We acknowledge that it was "nutty" for us to think it and "naughty" of us to print it, and we herewith publicly apologize and acknowledge our error and thus reveal our chagrin and regret. But let us say in conclusion that Mr. Heath is some penman—no one cuts more delicate and more graceful curves.—Editor.)

BOOK REVIEWS

Our readers are interested in books of merit, but especially in books of interest and value to commercial teachers, including books of special educational value and books on business subjects. All such books will be briefly reviewed in these columns, the object being to give sufficient description of each to enable our readers to determine its value.

Modern Filing. By W. D. Wigent, Burton D. Housel, E. Harry Gilman. Published by Yawman and Erbe Mfg. Co., Rochester, N. Y. Cloth bound, plate paper, 100 pages. Illustrated.

The volume is designed to be used as a text book in commercial schools, either private or public, and performs that service admirably. The chapters are short and concretely illustrated, thus appealing to the eye by means of words and pictures. Starting with the simplest loose sheet filing device for letters, it describes and illustrates more modern and efficient methods. The authors are men experienced in business as well as in teaching business; the first being Manager of the Gregg School of Chicago; the second, Instructor of Filing in the Rochester Business Institute, and the third,

Manager of System Dept. of the Y. & E. Co. Thus through collaboration the different viewpoints of teaching and business are served. Students entering modern business offices without a knowledge of filing devices and systems are at a distinct disadvantage, and as a consequence schools are now equipping themselves with the various devices for filing and providing instruction in their use. This trend seems admirably conceived and executed.

Obvious Adams. By Robert R. Updegraff, Harper & Bros., Publishers, New York. Price, 50c net. Cloth bound, 57 pages.

The little volume tells the story of a successful advertising specialist—how he started—how he studied—how he persevered—how he analyzed—how he did the sensible thing—and won because he did the obvious thing and thus became the name of the quality he possessed and manifested. It brings success near home. It encourages and suggests how to use one's own gumption. It's a short story, simply told; it grips hold and is not easily forgotten.

Business Employments. By Frederick J. Allen, Investigator of Occupations for the Vocation Bureau of Boston. Ginn & Company, publishers, Boston. Cloth bound, 218 pages.

This book impresses us very favorably as a volume to place into the hands of young people about to choose an occupation, and particularly those seeking employment in the world of business. The material is made up from studies by the Vocation Bureau, the purpose of which is to place before young people, and those interested in them, reliable information concerning vocational occupation.

Broadly speaking, business as a profession divides itself into three branches—Manufacturers, Trade, and Finance, each of which has its particular business side. The volume contains an excellent amount of information about the business of manufacturing, the business of trade and the business of finance.

Part one is devoted to employment opportunities on the business side of



Volunteer Teacher Training Class in Writing among the Teaching force of Benton Harbor Schools, W. G. Wisely, Supervisor of Writing. Mr. Wisely is one of our most progressive supervisors and as modest as they make them.



A B C D E F G H I J K
L M N O P Q R S T U V
W X Y Z & C

Business Capitals by S. C. Bedinger, Stillwater, Oklahoma, Agricultural and Mechanical College. Mr. B. is an exceptionally strong commercial and penmanship teacher whose skill, pedagogy and personality are all high grade.

manufacture. Part two deals with modern retail trade as illustrated by the department store. Part three deals with finance as illustrated by banking. The volume is not merely suited to the young person entering business life, but well adapted as a text book in commercial and high schools.

English for Business. By Edward Harlan Webster, Head of English Department, High School, Springfield, Mass. Published by Newson & Company, New York. Cloth, 440 pages. Price, \$1.20.

The book is prepared especially to meet the needs of commercial, technical, and other secondary schools.

The exercises are vital, being within the experience of young people. The illustrative examples deal with busi-

ness conditions. Dramatized business interviews and correspondence are treated. Grammar is related to self-expression. Construction of sentences for both written and oral use is presented in a thorough manner. Social correspondence, after-dinner speaking, and parliamentary procedure are all treated helpfully and stimulatingly.

Word study is given deserved attention. Punctuation, Sentence Construction, Advertising, Paragraphing, Rhetoric, etc., are handled concretely.

Brief Course Exercises. Compiled by Arthur M. Sugarman. Isaac Pitman & Sons, 2 W. 43th St., N. Y. City, N. Y. Paper cover. 61 pages. Price, 35 cents.

The little volume comprises a series of graded exercises to accompany

"Brief Course in Isaac Pitman Short-hand."

A WONDERFUL PEN INVENTION

Did you read page 84 in December number about Pappas' "Wonder" Twin Pens? Did you get a sample? If not, why delay? Hundreds bought this "Wonder" Writer and now they are saving the time and money wasted with other pens. Why not YOU? Write the inventor and manufacturer for proofs right NOW!

P. T. PAPPAS. - WABASH, IND.

"You are the Leading Peoman of Porto Rico" says Zaner & Blosier Co., and they do not err. Send me \$5 etc. in postage stamps and have the proof--One dozen of artistic cards from this Uncle Sam's little island.

Dr. C. C. Colman

"The Porto Rican Penman"
P. O. Box 488 SAN JUAN, PORTO RICO





NEWS NOTES

Lillian M. Seale, of Covington, Ky., who formerly taught in Clarks Commercial School, of Covington, now has charge of the stenographic department of the Chillicothe, Ohio, Business College.

J. Harold Short, Milton, Delaware, recently of the Zanerian, now has charge of the penmanship and commercial subjects in Merrill College, Stamford, Conn. This means a good man with a good school.

Miss Ernie B. Stone, formerly of Livonia, N. Y., is now in New Britain, Conn., as principal of the Hardware City Business College there.

Bertha W. Ferguson, of Baldwinville, Mass., is teaching commercial branches in the Lowell High School, Lowell, Mass.

WANTED to buy school in city of 20,000 or over. Write immediately stating cash price, etc. Correspondence strictly confidential. Address H. H. HILL, 1416 Bell Ave., Columbus, Ohio.

HELP WANTED

WANTED—Teachers of Isaac Pitman Short-hand having several years' experience. State qualifications. Address Isaac Pitman & Sons, 2 West 45th St., New York.

Rare Opportunity

FOR SALE—whole or part of Business College of highest reputation and good attendance in large western city. No debts. Reasonable amount cash and easy terms. Reason, owner is independent and wants to retire soon. Address, Resource, care Business Educator, Columbus, O.

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ONE of the most successful Commercial Schools in the U. S., located in city of 15,000 in Central Illinois. A-No. 1 Exclusive territory. Large equipment, housed in modern \$75,000 building. Live wire teacher can find here what he has been looking for. Endorsed by Bankers, Commercial Club and firms. Price \$7,000.00. Don't write unless you contemplate making a visit. Address 100, care Business Educator, Columbus, O.

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FINE CARDS—I will write your name on one dozen cards for twenty-five cents.

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To Penmen, Teachers, Students, Business Colleges, Librarians and Penmanship Experts!

Rare Opportunity to purchase Rare Works on Penmanship at Auction, by Mail

The undersigned hereby offers one copy of each of the following:

- (1) Ames' Compendium of Penmanship. Large quarto, 32 plates, 1x14 in., numbering more than 20 entire alphabets, besides flourishing and numerous designs. Upset price, muslin bound N. Y. 1877 edition. \$5.00
- (2) George Hickham's Universal Penman, London, 1733; 62 engraved plates 7 x 12 inches, calf bound. Dedicated to the King. Upset price \$10.00
- (3) Dean's Analytical Guide. Large quarto, second ed. 3bs, revised, 9 x 11 in. Upset price \$8.00
- (4) Goldsmith's Gems of Penmanship. Oblong quarto, red cloth, N. Y. 1844. 12 x 14 1/2 inches. (Two copies.) Upset price \$5.00
- (5) Zaner's Script Alphabets. Ed. of 1902, quarto, muslin, side stamp. Upset price \$3.00

Above, in good condition, are offered to the Highest Bidder, singly or together, from upset price quoted herewith, until February 1, 1917. Mail bid with your address to

H. W. ELLSWORTH, MONT VALE N. J.
P. S.—Names of successful bidders and prices will be published in the March number of Business Educator.

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- I know a man who went from \$400 per year as a village principal to \$2000 as a commercial teacher in a short time.
- I know a young woman who went from \$50.00 per month as a district teacher to \$1000 per year as a commercial teacher in three years.
- I know a young woman who went from \$800 per year as a grade teacher to \$1400 in a short time in her home town.
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These people took their training, or part of it, by extension with the COMMERCIAL TEACHERS' TRAINING SCHOOL. We assisted them, as we have many others, in securing better positions, or advancing in the positions they already held. May we help you, too. Ask for bulletin.

COMMERCIAL TEACHERS' TRAINING SCHOOL, PLAINFIELD, N. J.

A specimen of Speedway Shorthand from the Declaration of Independence. Notes furnished by The Modern Publishing Co., Hammond, Ind.

Mr. H. W. Ellsworth, the veteran penmanship author, is offering some rare books on penmanship elsewhere in our columns. We have known him many years and consider him reliable. He published the first penmanship journal in America. Indeed, The Business Educator, in succeeding to the Business Journal in a measure becomes related to him because the Penman's Art Journal succeeded his paper.

The South Dakota Commercial Teachers' Association held their annual meeting in Watertown, S. D., November 27, 28. The following officers were elected for the ensuing year:

President, G. H. Dean, Washington High School, Sioux Falls; Vice President, P. A. Cooley, Mitchell High School, Mitchell; Recording Secretary, Etha Burnham, Northern Normal and Industrial School, Aberdeen; Corresponding Secretary, M. M. Gibson, Pierre High School, Pierre; Treasurer, L. I. Day, Huron High School, Huron.

The next annual meeting will be held at Sioux Falls in November, 1917.

We are indebted to Mr. Marcus L. Bernstein, Manager of the Western Educational Advertising Agency, Chicago, Ill., for a copy of an opinion recently rendered by the Attorney General of Missouri, John T. Barker, Jefferson City, in which Teachers' Agencies are not believed to come under the State law for regulation license, the law being intended to apply to laboring classes rather than to professions or teachers.

It seems to us that this is a reasonable interpretation of the law, and it will doubtless have its effect in rulings elsewhere.



WANTED to purchase a commercial school. Must be a good one.

Address, J. C. L., care Business Educator
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The Pratt Teachers' Agency

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Recommends college and normal graduates, specialists, and other teachers to colleges and schools.

The agency receives many calls for commercial teachers from public and private schools and business colleges.

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A-1, care Business Educator, Columbus, O.

AN EXPERIENCED BOOKKEEPER

and Teacher of Bookkeeping and Penmanship now employed in office work, is desirous of making a change and will engage as Teacher in some Commercial School on short notice. Address "Practical" care of THE BUSINESS EDUCATOR, Columbus, Ohio.

MY DOCTOR'S ADVICE

is that I do much out-door work and little in-door work for a year or two. Hence a part interest in my school is for sale. I don't have to sell; so mean business or don't write. \$2,000. Address, Mean Business, care of THE BUSINESS EDUCATOR, Columbus, O.

FOR SALE

Business School in New York City with daily attendance of 160 students. Excellent reputation. New typewriters and latest office appliances worth \$4500. Net profits, \$3500 yearly. No incumbrances. Fine location. Will sell at a decided bargain on account of poor health.

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Good, growing Business College with best reputation, in growing middle west city. Small amount of cash will close the deal if good security is offered. Terms to suit and price right for quick sale. Address "Opportunity", care BUSINESS EDUCATOR, Columbus, O.

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Commercial teacher for one of the largest and best known business schools in America; salary \$100 per month. Must be a live wire, permanent and able to take an interest of from \$500 to \$2500. Address "D-400", care BUSINESS EDUCATOR, Columbus, O.

KELLOGG'S AGENCY, 31 Union Square, N. Y., has many calls for commercial teachers in high and private schools during the year. Teachers are wanted who are high school graduates, or better, and who can qualify for high school positions and teach at least four subjects: shorthand, typewriting, penmanship and bookkeeping. Write a complete letter about yourself enclosing photograph and recommendations. Some place now vacant may suit you exactly. There is no charge for registration. Do it Now.

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We shall be glad to help make 1917 a Happy and Prosperous New Year for you.

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TRAINING SCHOOL FOR COMMERCIAL TEACHERS

Your advancement as a commercial teacher depends upon the strength of your preparation. Why not make your plans to attend the Rochester Business Institute and secure the training in both subject matter and methods for the effective teaching of Bookkeeping, Business Practice, Accounting, Stenography, Stenotypy, Typewriting, Penmanship, Commercial Law, Commercial English, Economics and other commercial branches.

Our graduates are filling the highest commercial teaching positions in forty states and foreign countries. You may begin on the teachers' course any month in the year. Send postal card request and receive by return mail copy of our teachers' bulletin giving the particulars.

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Lomax Leaves Missouri

Paul S. Lomax, who made a splendid record with the University High School, University of Missouri, is now Director of the Department of Business in New Mexico Normal University. A progressive educator placed thru a progressive Bureau. Top notch openings for January and February are now listed. May we aid you?



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ROBERT A. GRANT, Mgr.

316-17-18 Nicholas Bldg., ST. LOUIS, MO.

Worcester, March 2, 1847.

My dear Son & Long Box of J. H. Thomas & Co.
 50 Superfine Paper @ 25 1.25
 4 Do. Embossed Cards @ 1.50 6.08
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A page from Martin's Pearls, a book published about 1847 and loaned to the Business Educator by J. W. Hill, Dallas, Texas. The etching is imperfect because the print was somewhat delicate and dim. This shows considerable "spirit" or movement not unlike that which got into the minds of the "49'rs" who went west and dug for gold.



Here is a picture of the Official Training School of the Bowling Green Business University, Bowling Green, Kentucky. It was made last July. There were present commercial teachers from twenty-nine States of the Union. It was the largest Summer School for Commercial Teachers in the United States. It is supplying well-trained, high-grade commercial teachers for high schools and business colleges. It receives annually nearly six hundred calls for such teachers.

OFFICE OF N. L. RICHMOND

Aurora, Ind., Nov. 25, 1916.
 Zaner & Bloser, Columbus, O.

Gentlemen: I read Mr. W. J. Lamarre's letter in the November B. E. regarding "Writer's Cramp" and the editor's comments.

I was a victim of this distressing complaint a few years ago and was cured of the same by Osteopathy. A few treatments did the work for me so completely that it never returned. I had been advised by doctors of the other schools to change my occupation, as that was the only cure. A good Osteopathic physician can cure any case in a short time. This I know from experience.

If this letter is of any value to the boys you might tell them through the B. E.

I can certainly recommend Osteopathy practice for occupation Neurosis, as it is called.

Yours truly,

N. L. RICHMOND.

Johnson's Penmanship

is unexcelled. See for yourself and be convinced. Sample and circular for ten cents.

Ornamental Letter 50c. Ornamental Caps 25c.
 One Dozen Cards 25c. Six Reputation Cards 25c.

ALL FOR ONE DOLLAR

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 by mail, write calling cards
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 work to order. AGENTS WANTED.

Send 25c for 15 cards and 75c worth of other
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W. A. Schmidt

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used NONESUCH INK for writing many of his
 Scrapbook specimens. If you are not using Nonesuch or Satin Gloss ink you are missing a great
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A beautiful Scrapbook specimen, in colors, sent free
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**Wanted! Commercial Teachers
 AT ONCE!**

To read a "Treatise on Civil Service Preparation." It will enable you to do either one of two things: (1) Secure a high grade Government Position paying a salary of from \$1200 to \$3000 a year with 30 days vacation and 30 days sick leave. (2) Successfully coach your students so as to enable them to pass Civil Service examinations for clerks, stenographers, typists, bookkeepers, etc., and thereby make you a more valuable teacher. What are you going to do this new year to better your condition? If you want to increase your salary and prestige, cut out this ad. and check either the figure 1 or 2 and send it to me with your address and I will tell you about my special proposition to teachers. Act at once.

J. F. SHERWOOD, PRIN.

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FT. WAYNE, IND.



N. Y. STATE TEACHERS' ASSOCIATION

Penmanship Section

The N. Y. State Teachers' Association met in Buffalo Nov. 28. Both morning and afternoon sessions were well attended, and enthusiastic and liberal participation made the occasion quite enjoyable and profitable.

"Aims of a Supervisor" was very ably handled by Miss Carrie L. Young, of Jamestown, N. Y.

"High Spots in Penmanship Instruction," by Harry Houston, New Haven, Conn., was a sensible and practical discussion of the essentials in teaching writing.

Mrs. Charlotte M. Skinner, of Dunkirk, N. Y., presented some helpful points she had observed among teachers and pupils.

H. J. Bulford, M. D., of Buffalo, treated in a thoroughly scientific manner the question, "Should Children Who are Lefthanded be Taught to Write with the Right Hand?" He said: "Lefthandedness may be the result of accident, of congenital malformation or a manifestation of left-sidedness, just lefthandedness or through ambidexterity."

F. M. Woellner, of State Normal at Buffalo, in the discussion said, "The writing process demanded a change to the right hand, but that there is a small percent of those exhibiting a tendency to left-handedness that should not be encouraged to use the

right hand for biological, physiological as well as psychological reasons."

C. C. Lester, of Brooklyn Training School for Teachers, emphasized some details in regard to "The Lesson in Penmanship." The blackboard was freely used to illustrate the teaching of essentials of letter, word and sentence presentation.

"Rhythm in Writing," by E. C. Mills, was a demonstration of the power and charm of music in penmanship drill. Tom Sawyier gave a mandolin solo as "one diversion of a penman."

Miss Alice Benbow, of Schenectady, was chosen President, and Miss Alice Yale, of Olean, Secretary.

A rising expression of appreciation was given Miss Emens for her untiring and unselfish efforts in behalf of the Association since its beginning.

The next meeting place will be in AP any.

PENMANSHIP AND POLITICS

As a rule penmen are not politicians. However, not infrequently we learn of some one being elected to office whose penmanship helped him to win. We have just learned that Mr. A. L. Peterson, Penman, Holdrege, Nebraska, was the successful candidate in the November election for Clerk of the District Court, Phelps County. The County is strongly Republican, but Mr. Peterson won on the Democratic ticket by one hundred and ten majority. In a letter just before us he states that his penmanship

helped to elect him, and that he was the only successful Democratic candidate in his County. This is evidence that the people place such a value on good penmanship as it deserves.

EASTERN PENMANSHIP TEACHERS' ASSOCIATION

The annual convention of the Eastern Penmanship Teachers' Association was held in the rooms of the Drake School, Tribune Building, New York City, Saturday, Dec. 2nd. The convention was largely attended and was full of interest from start to finish.

The following program was carried out:

Address of Welcome: J. E. Kane, The Drake School, New York City.

Response to Address of Welcome: H. G. Healey, New York City.

Annual Address of President: W. P. Steinhäuser, A. M., Ph. D., Supervisor of Penmanship, Neptune Township Public Schools, Asbury Park, N. J.

"Possibilities of Teaching Efficiency in Connection with the Penmanship Lesson," G. W. Harman, Commercial High School, Brooklyn, N. Y.

"What Advantages has the College Graduate as a Teacher of Penmanship?" A. H. Letzler, High School, Cranford, N. J.

Afternoon Session

"Some Interchangeable Letters," Miss Elizabeth K. Middleton, Super-

THE... ONLY WAY SPEEDWÄ

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"Better results in four months than with any other system in seven."

"Students write more rapidly and read more accurately at the end of six months, than with any other system at the end of ten."

"No dissatisfied students."

"The greatest business getter we have ever had in our school."

"Speedwa Shorthand is the greatest system of rapid writing the world has ever known."—From one of the great chain of Brown's Business Colleges, of the Middle West.

Don't be satisfied with "advertised goods", when you can attain far **better** results in **one-half** the time with SPEEDWÄ SHORTHAND.

Get in line NOW with the coming system — SPEEDWÄ.

There is but one way to share in the large profits being realized by the schools teaching SPEEDWÄ: Investigate now—act now, and the increased profits are sure to follow.

Write for our free course to teachers.

MODERN PUBLISHING CO.

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Are You Getting the Desired Results in Your Penmanship Classes?

You can get your pupils interested in penmanship, you can make the work a pleasure, you can get the best results with the least effort, and you can develop good writers in the shortest time by using the BUSINESS EDUCATOR in your penmanship classes.

Possibly you have trouble in arousing enthusiasm in your classes, possibly your pupils write too slowly, or you may be laboring with one of the one hundred other difficulties which confront a teacher. If so, it is quite likely you could find a remedy for the trouble in the BUSINESS EDUCATOR.

Every pupil in your classes should be a subscriber to the BUSINESS EDUCATOR, for the well-prepared and well-graded penmanship copies with the explicit instructions accompanying, enable you to give better class instruction and more individual work.

If you want to be up-to-the-minute in penmanship, if you want to get the most out of each lesson, and if you wish to get the very best results in writing, encourage every student to subscribe to the BUSINESS EDUCATOR, which is ever growing and giving the best for the money.

We feel sure your pupils will thank you for encouraging them to subscribe. We can say this confidently, judging from the many letters we receive from persons who took the journal while students in school and who, later, realizing the value it has been to them, subscribe again.

Write for club rates and push your penmanship work by pushing the BUSINESS EDUCATOR.

ZANER & BLOSER COMPANY

Penmanship Specialists

Columbus, O.



visor of Penmanship, Public Schools, Camden, N. J.

Penmanship Demonstration: Master John Clark, Brooklyn, N. Y., "The Armless Boy."

"Some Suggestions for Advanced Classes in Penmanship," C. C. Lister, Brooklyn Training School for Teachers, Brooklyn, N. Y.

Round Table: "How I Teach Penmanship." Participated in by a large number of teachers.

During the business session the following officers were elected: President, H. G. Healey, New York City; Vice President, C. G. Prince, New York City; Secretary-Treasurer, C. A. Robertson, New Rochelle, N. Y.

N. E. P. A.

The annual meeting of the New England Penmanship Association will be held Saturday, January 27, 1917, in Bates Hall, Northeastern College, Boston, Mass.

Members are classed as Active, with annual dues of one dollar, and Associate, with annual dues of fifty cents.

The Executive Board will distribute an announcement containing the program soon, and wishes teachers who have recently come to this section and teachers who have moved during the year to send their names and addresses to the president, R. G. Laird, Roxbury High School, Boston, Mass.

FAUST'S QUARTER

From the "Lane Tech News," Chicago, we clip the following, which relates to Mr. C. A. Faust, the well-known penman:

Mr. Faust, of the Penmanship Class, who was the father of the brilliant idea of giving a medal to the student who during the year should show the greatest improvement in penmanship, has sprung another good one this year. He announced that he would give twenty-five cents to any student of his class who would break into print in the "News."

Marion Aylesworth gets the first quarter. Read this:

Our Penmanship Instructor
Has methods quite unique;
He keeps us writing round and round
Until our elbows squeak.

A most appalling task indeed
Confronts this man of might,
For we're a bunch of numbskulls
Who make hen-tracks when we write.

And as we break the speed laws
And skid around the curves,
He says we're getting exercise
That stimulates the nerves.

Mr. Geo. Leonard, who has charge of the penmanship in the Colton, Cal. Schools, recently favored us with some specimens which bespeak efficiency on his part, as well as on the part of his pupils. Some of the exercises submitted were among the best we have received during the year.

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PEN DRAWING AND LETTERING

Pen technic is far more difficult than brush or pencil, but it can be mastered by critical study and practice. The blossoms and leaves in design for this lesson are an excellent study in color values, and the spray with slight changes can be adapted for many purposes. The same design can also be finished very effectively in brush and color.



The original drawing measures 11x15 inches. First make a very rapid sketch of the spray of blossoms omitting detail entirely. This is the way to obtain balance and good action. A detail drawing should follow with color values suggested.

Always use India ink for all kinds of pen drawing. Very pleasing effects are obtained by thinning the ink with water for the most delicate tones, but we do not recommend this method as

"A DIFFERENT BOOK"

Finney and Brown's Modern Business Arithmetic

By H. A. FINNEY, of the Walton School of Commerce, Chicago, and J. C. BROWN,
Principal of the State Normal School, St. Cloud, Minn.

Brief Course, 298 pp. 8 vo., 85c. Complete Course, 488 pp. 8 vo., \$1.10

In addition to an abundance of arithmetical drill, the book attempts to give some knowledge of the business activities that give rise to the problems. As far as practicable, applications are arranged in a business sequence instead of an arithmetical sequence.

A. R. Williams, Illinois State Normal University:

There is a fair proportion of preliminary drills—the authors are cognizant of the fact that the high school arithmetic class needs this—and it is pleasing to note the simplicity of arrangement and the fine treatment of short methods. From the start, the keynote of the work is struck by the introduction of ruled forms. Together with a new ideal of topic selection, the insistence upon ruled forms is a dominant mark of the book's originality and adaptability to modern business.

Modern Business Arithmetic is a different book. It is a step forward; it owes very little to prototypes; it reflects satisfactorily the trend of arithmetic in business. It is not competitive in the sense that it was written to rival other books in its line. Except in so far as it deals with abstract mathematics it bears very little resemblance to other text books on the subject.

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Lettering

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BOOK REVIEWS

Our readers are interested in books of merit, but especially in books of interest and value to commercial teachers, including books of special educational value and books on business subjects. All such books will be briefly reviewed in these columns, the object being to give sufficient description of each to enable our readers to determine its value.

Exercises on the Lessons in the Cumulative Speller and Shorthand Vocabulary. By W. L. Mason, Isaac Pitman & Sons, 2 W. 45th St., New York. 56 pages. Price 35 cents.

This little volume is designed to accompany and supplement Charles E. Smith's well known "Cumulative Speller," by the same publishers.



Business Letters — How to Write Them. By Tim Thrift, Benjamin J. Campbell, and Bruce L. Vess. Business English Publishing Co., Jackson, Mich. Cloth bound. 125 pages.

The authors of this volume have had valuable experience in business and in school work, and the result is a concise, modern, practical book.

It would seem that all of the essential features of a good letter are presented, discussed, explained, and illustrated in the most helpful manner.

The thought, the language, and the mechanics of business letter writing are presented in a clear, convincing, intelligible manner.

Modern Business Arithmetic. By Harry Anson Finney, Walton School of Commerce, Chicago, and Joseph Clifton Brown, Director Training School for Teachers, University of Illinois. Published by Henry Holt & Company, 34 West 33d Street, New York. Brief Course, Cloth, 298 pages, 85 cents; Complete Course, Cloth, 488 pages, \$1.10, illustrated.

The volumes present the essentials of business arithmetic. Topics are introduced in relation to their business activities. Accuracy is secured through the frequent checking of results. Business methods are illustrated by business forms and problems. School and business experience has been appealed to and combined in the preparation of the

materials of the book. Illustrations and problems are concrete and modern. Drawings and Graphs is the title of one chapter, and a most illuminating and practical one it is, too. Commercial teachers will find much valuable material in this book to vitalize recitations.

The Complete Course volume provides a year's work in the arithmetic of modern business, and gives much material not contained in the Brief Course book. The latter gives the essentials of a short course and therefore meets the needs of many schools not wanting a complete presentation of the subject.

Commerce and Industry. By J. Russell Smith, Professor of Industry, Wharton School of Finance and Commerce, University of Pennsylvania. Published by Henry Holt & Company, New York. Cloth, 596 pages.

The author explains how man's industries are determined by his environment. Climate, soil, and surroundings affect man. Why? Fundamental questions are discussed and explained. As a consequence there is less memory and more understanding of the things involving the life comprising commerce and industry.

Part One deals with the United States Cereal, Animal, Vegetable, Fruit, Sugar, Tobacco and Fishery industries. The Fundamentals of Manufacture, Forest, Textile, Leather, Rubber, Chemical, Mineral, and Ma-

chinery industries are treated lucidly and entertainingly. The Trade and Routes of North America is an interesting chapter.

Part Two deals with foreign countries: Canada, Mexico, South America, and the Continents across the seas.

Part Three treats World Commerce, Expansion, Laws, Highways, etc.

The volume is quite thorough and exhaustive, well conceived and executed, and attractively illustrated, and well suited to instructional purposes in Colleges and Institutions of Commerce.

English Grammar Simplified. By James C. Fernald, L. H. D., Funk & Wagnalls Company, New York. 282 pages. Price, 75 cents; by mail 83 cents. Cloth binding.

The author treats the subject of Grammar as an art rather than as a science, and he speaks of the "facts" of language instead of the "rules" of grammar.

Completeness is achieved through elimination of the nonessential or tedious and technical.

The volume is intended not merely as a regular text, but it may be used supplementarily to a regular text, and it is designed as a work for ready reference in the home and office.

The Index makes it easy to find almost anything desired in the minimum of time. All in all the material seems to have been well selected, carefully arranged, and skillfully executed.

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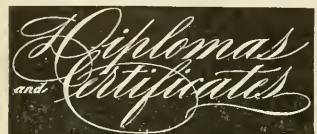
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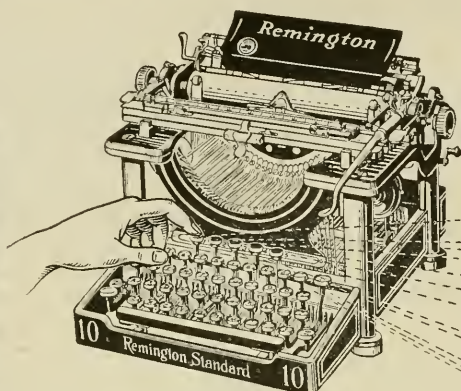
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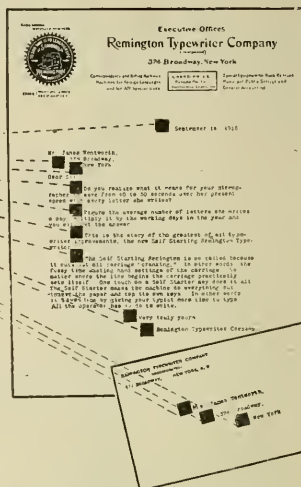
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In addition to a large number of other adoptions, M. B. S. has been adopted for use in Cornell University, Beloit College, DePaul University-College of Commerce, and Milwaukee High Schools.

A FEW FEATURES

1. Begins with a familiar and interesting subject—Cash.
2. New subjects are developed thoroughly, and in logical order.
3. There is no abrupt break, or attempt to teach too many new things at once, at any point in the work.
4. The thought side of the subject is emphasized.
5. Very strong in splendid exercises throughout.
6. True to accounting principles. A subject that is too difficult to present in the correct way is not presented until the student is ready for it.
7. Written in terse, interesting, and clear style by an author who is an exceptionally logical thinker and who thoroughly understands the student's needs.
8. Adapted for class assignments or the individual plan.
9. It has immediately taken its place in the forefront of the small group of meritorious texts for the subject.
10. The 1916 edition is a model of the bookmaker's art.
11. The text is published in complete and divided units so that any possible text book need, from the briefest night course to a complete college course, is provided for.

One of the Popular "Metropolitan Series"

CORRESPONDENCE SOLICITED

METROPOLITAN TEXT BOOK COMPANY

37 So. Wabash Ave.
CHICAGO

200 Phelan Building
SAN FRANCISCO

Sherwin Cody's Letter Writing

With Individual Review Check-up on Spelling, Grammar, Punctuation

Business men expect commercial graduates to write a plain letter not only correctly but intelligently.

The greatest thing is ability to state business facts accurately and in a sympathetic human style.

Sherwin Cody's "How to Do Business by Letter" has long been the most successful book on the market in teaching letter writing with salesmanship, letter writing as the first step in advertising, letter writing that makes pupils think accurately and clearly through having as exercises facsimile letters to be answered just as they would have in the business office. This gives the real Office Practice Method of teaching letter composition.

Now he has added to this book a wonderfully effective and very condensed Individual Review Check-up on Spelling, Grammar and Punctuation—CONCENTRATING ON JUST THE THINGS REQUIRED IN LETTER WRITING, giving every pupil an INDIVIDUAL CHECK-UP devised to be handled wholesale in classes up to 50 at a time automatically, and then PROVING THIS ABILITY TO BUSINESS MEN so as to FORCE HIGHER SALARIES for such as deserve them.

Outfit includes Opening Tests (given in 10 or 15 mins. for each subject, placing pupils in comparison with average grammar school graduates, high school graduates, and business office employees), blanket test in grammar covering all principles in 40 minutes, and Final Tests scientifically parallel with opening tests so as to get an accurate measure of progress for each pupil. When pupils and teachers KNOW what they are doing, they both work with an EFFICIENCY hitherto unknown, average classes advancing from 47% to 80% in punctuation in 10 hours, from 55% to 90% in spelling in thirty lessons, from 52% to 77% in grammar in twenty-five lessons, etc.

SCHOOL OF ENGLISH,

1411 Security Bldg.

CHICAGO



LEARN
Stenotypewriting
IN 30 DAYS
A SYSTEM
OF TYPEWRITING
THAT RECORDS
RAPID DICTATION

Byrne Steno-Typewriting Three at a Time

Byrne Steno-typewriting stands without an equal in the classroom and business office. It does what other systems cannot do; it enables the student to successfully master machine shorthand, touch typewriting and pencil shorthand all in one operation, and to learn the three in less time and in a more thorough manner than he could learn any other method of machine or pencil shorthand, to say nothing of the fact that no other machine system is practical with a pencil, and no other pencil system practical on a machine. Besides this three in one advantage Steno-typewriting has others. It is the most legible system of note taking in use and is very rapid. Its notes are interchangeable. It's a great time saver in the business office. It produces more and better letters per day. Steno-typewriting is written on any standard typewriter, no special machine to buy or learn.

Every school should investigate Steno-typewriting. It is now taught in many colleges and used by hundreds of stenographers. Its efficiency makes it a time saver and a salary raiser. Stenographic experts pronounce it the logical method of note taking.

Fill in and mail for particulars.

Name

Occupation

Address

BYRNE PUBLISHING COMPANY, 27 E. Monroe St., Chicago, Ill.



BOOK REVIEWS

Our readers are interested in books of merit, but especially in books of interest and value to commercial teachers, including books of special educational value and books on business subjects. All such books will be briefly reviewed in these columns, the object being to give sufficient description of each to enable our readers to determine its value.

Occupations. By Enoch Burton Gowin, Asst. Professor of Commerce, New York University, and William Alonzo Wheatley, Supt. of Schools, Middletown, Conn. Published by Ginn & Company, Boston, Mass. Cloth, 351 pages, illustrated. Price, \$1.20.

This volume is prepared as a textbook on Vocational Guidance, and is interesting and valuable alike to parents and teachers who have the successful adjustment to life's work at heart of their children or pupils.

Part One emphasizes the importance of choosing wisely for a career. Part Two devotes to the various occupations such as farming, business, manufacturing, transportation, the professions, trades, etc. Part Three endeavors to show the pupil how to select his life work, how to secure employment, etc.

"A right start" has long since been conceded to be important, but in these days of intensity and complexity, it is invaluable. This volume is entertaining, instructive, thought provoking, stimulating, and, at the same time, cautioning and safeguarding.

Fortunate is the boy and girl who lives today and comes into possession of such a volume of suggestion, information, and advice, for when the writer of this review was of high school age such a book and information was unknown, and as a consequence much valuable time was lost in finding out the things herein so attractively presented.

Just Write Guide. Standard Guide Co., 841 Oakdale Ave., Chicago, Ill. Price 25c.

The "Just Write Guide" is an attachment to slip on a penholder to keep the thumb back of the first finger, and it succeeds as well as any device we have ever examined. We can recommend it for the exceptional pupil who has difficulty in penholding. It is well made and will fit onto the average straight holder. It consists of little discs for the thumb and first finger held in place by bands about the holder.

Speedwa Shorthand. By Edward M. Chartier, Modern Publishing Co., Hammond, Ind. Cloth, 92 pages, illustrated, price, \$2.00.

Simplification appears to be the characteristic of this new, forward-moving, light-line system of shorthand. But eleven lessons are necessary to cover the system. It is a three-position system or method and the characters are nearly all quite horizontal and made rightward, thus

giving it the appearance of exceptional ease in writing. The system has been in process of evolution a number of years and it has therefore been "tried out," so to speak, while in process of improvement.

The Administration of Industrial Enterprises. By Edward D. Jones, Ph. D., Professor of Commerce and Industry, University of Michigan. Published by Longmans, Green & Co., New York City. Cloth, 442 pages. Price, \$2.00.

The volume is devoted particularly to factory practice in the administration of industrial enterprises, chiefly that of manufacturing.

Equipment is considered from the point of view of the general executive. Administrative Organization is next presented by discussing scientific management in relation to underlying principles and administrative practice. The relations of labor and capital are treated practically, sympathetically, and with a vision. Finally the process of mercantile distribution is presented.

"Throughout this book," the author well says in the Preface, "two things have been held in mind; to trace the application of the scientific method in industry, and to point out the efficiency and the charm of an economic policy based upon welfare and service."

The Zaner Handwriting Scales and Standards for Grammar Grades, High Schools, Etc.

is the embodiment of helpfulness, simplicity and common sense. It is the product of penmen, teachers, supervisors, superintendents and pupils.

It provides standards as well as means for comparing and judging handwriting. It is constructed in the interests of the learned and teacher as well as the reader and writer. It shows when writing is poor, passing, or good.

Capitals, figures, and exercises are presented for scaling and standardizing process and product.

One Scale by mail, 25 cents;
per dozen, \$1.28, prepaid.

ZANER & BLOSER COMPANY,

Penmanship Specialists

Columbus, Ohio

You Can Gain an Object

by carefully laying a plan—then following the plan. Lack of money, education, experience, or anything of this nature should not prevent you from possessing the things you dream about. Less dreaming and more carefully planned work will make you a success.

In Securing a Penmanship Education,

money is the usual drawback; so, suppose you put \$2 each week in bank for a penmanship course. In two years you would have \$228. Tuition for one year in the Zanerian College of Penmanship is \$110, room rent, laundry and stationery would amount to about \$88, and you could no doubt work for your board in a restaurant as others are doing, making one year cost you about \$198, or \$30 less than you could save in two years.

Begin Now and Let Nothing Sidetrack You

It will enable you to pursue a course in penmanship and engrossing in the

Zanerian College of Penmanship

COLUMBUS, OHIO

Draw Your Own Conclusions

---of the "logic" from the Facts

ON the right we present a letter which the publishers of Isaac Pitman shorthand are circulating broadly, industriously, almost feverishly, under the heading "The Only Logical System."

Such conclusive evidence does not come trickling through in every mail! It must needs be exploited—and *explained* afterwards, if necessity arises.

We are generously giving this space to Pitman advertising for the purpose of drawing a contrast between fiction and fact, as will appear presently.

The Pitman publishers obviously do not know that there are such things as the records of the Department of Education of New York State, although they have been on the ground in New York City for a good many years and ought to know. The table in the lower left hand corner will perhaps enlighten them. This table gives the results of the New York State Regents Shorthand I Examination of the Gregg and Pitman classes in the White Plains, New York, High School, to which Mr. York refers.

An extended analysis of the figures is hardly necessary; they tell the unmistakable story of

Statement of Opinion

Mr. C. A. Pitman,
Isaac Pitman & Sons,
New York City.

Nov. 20, 1916.

Dear Sir:

You may be interested to know that I have taught the Gregg light-line shorthand in Ithaca and also one year in White Plains, and after these experiences I have decided that Isaac Pitman Shorthand is the only logical system to teach. My students learn to write accurately and thus are able to read their notes, a thing which they were not able to do in my light-line shorthand classes. In White Plains I had a class of Isaac Pitman and one of light-line shorthand, and in the seven or eight tests I gave both classes, the Isaac Pitman class won out in both speed and accuracy. It is this latter element that especially commends your system to me. Anyone can write shorthand fast, but the important thing is the reading for transcription.

Very truly yours,
(Signed) G. M. York

Statement of Facts

RESULTS OF N. Y. STATE REGENTS SHORTHAND I
EXAMINATION AT WHITE PLAINS HIGH
SCHOOL, 1916

GREGG CLASS		Grade
Name of Student		
William Tobysansen		94
Flora T. Sonberg		86
Fred F. Wanstall		81
William T. Rogers		80
Aroos Benneyan		75
Margaret A. Vasey		72
Mildred Townsend		67
Average:		79.2%

ISAAC PITMAN CLASS

Eva Roemmele	83
Marion Aliev	80
L. Burton Cassin	76
James Connors	73
Lillian Shapiro	72
Dorothy Hill	71
Gladys Bender	70
Edwin Paul	66
Frances Flanagan	64
Adella Knenstlinger	64
Grayce Shay	62

Percentage of superiority of Gregg over Pitman, 11%

Gregg success and Pitman failure, in spite of the fact that the Gregg class was instructed by a teacher of long experience with Pitman but who had no experience in teaching Gregg Shorthand.

They show that—

The Gregg students made the two highest grades, 94% and 86% (the highest Pitman student made 83%).

The average of the Gregg students was 79.2%, the Pitman, 71%.

The Gregg class averaged more than 11% higher than the Pitman.

But why continue?—the conclusions are inescapable.

The whole incident of this Pitman advertising is a forceful illustration of the peculiar methods of the publishers of the old-time systems in their efforts to stop the onward sweep of the shorthand reform. But it discloses an amazing lack of foresight. For it must be evident to anyone who can think, that a statement of this kind would be challenged immediately by the thousands of teachers and schools teaching Gregg Shorthand whose own personal experience is completely at variance with that mentioned in the Pitman advertising.

The

GREGG PUBLISHING COMPANY

New York

Chicago

San Francisco



Every World's Record in Typewriting

— Is Held By Exponents of Balanced Hand Methods —

Miss Margaret B. Owen, World's Professional Champion

At the Sixty-Ninth Regiment Armory, October 16, 1916, Miss Margaret B. Owen won the World's Professional Typewriting Championship for the third time, setting a new World's Record of 137 net words a minute for one hour. Miss Owen's opinion of "A Practical Course in Touch Typewriting" is most valuable to teachers who wish to give their pupils the advantages of "the best typewriting text-book." Miss Owen practised all the exercises of "A Practical Course." Her opinion of the book is as follows:

"Touch typewriting can be more easily and quickly acquired by going from the outside keys toward the center. It is the natural method of learning the keyboard and prevents the beginner from being inaccurate. I recommend Mr. Charles E. Smith's 'Practical Course in Touch Typewriting' as the best typewriting text-book for those who wish to become rapid, accurate touch typists."—*Margaret B. Owen, World's Professional Champion.*

Miss Hortense S. Stollnitz, World's Amateur Champion

At the same time and place, Miss Hortense S. Stollnitz won the World's Amateur Typewriting Championship, writing 137 net words in a minute for thirty minutes and setting a new World's Amateur Record. Miss Stollnitz is also the holder of the World's Novice Record of 114 net words a minute for fifteen minutes. This record was made after less than twelve months' study of typewriting. Miss Stollnitz first learned touch typewriting from "A Practical Course in Touch Typewriting" at the Bay Ridge High School.

You Can Buy a LARGER, but You Cannot Buy a BETTER Book.

Twelfth Edition, Revised and Enlarged. Price, Stiff Paper Covers, 60c; Cloth, 85c.

Teacher's Examination Copy, postpaid, 40c and 57c respectively.

ISAAC PITMAN & SONS, 2 West Forty-fifth Street, NEW YORK

Best Books on Spanish

Used and recommended by the Berlitz, Cortina and Language Phone Method Schools

Pitman's Commercial Spanish Grammar. 244 pp., cloth, \$1.00. By C. A. Toledano.

Hugo's Simplified Spanish. An Easy and Rapid Way of Learning Spanish. Cloth, \$1.20.

Spanish Business Interviews. 96 pp. limp cloth, 50c. With Correspondence, etc.

Dictionary of Commercial Correspondence, in French, German, Spanish, and Italian. 500 pp., cloth, \$2.00.

Spanish Business Interviews. 96 pp., cloth, 50c.

Pitman's Commercial Correspondence in Spanish, 267 pp., \$1.00.

Spanish Commercial Reader. 170 pp., cloth, \$1.00.

"Contains many articles which are brief, but rich in facts, details, import and export figures, so arranged as to eliminate monotony... the best Spanish Commercial Reader."—*South American, New York.*

Manual of Spanish Commercial Correspondence. 328 pp., cloth, gilt, \$1.35. By G. R. McDONALD. Contains an extensive selection of commercial letters in Spanish and in English, with footnotes.

English-Spanish and Spanish-English Commercial Dictionary. Cloth, gilt, 660 pp., \$1.50. By G. R. Macdonald. A complete work of reference for students and teachers.

"A valuable work of reference and thoroughly up-to-date."—*The South American, New York.*

Taquiografia Espanola de Isaac Pitman. Being an Adaptation of Isaac Pitman's Shorthand to Spanish. Cloth, gilt, \$1.25. Key to same, \$1.00.

Any book in this list will be sent postpaid on receipt of price. Liberal Discount to Teachers and Schools.

ISAAC PITMAN & SONS

2 W. 15th Street

NEW YORK

Seventh Revised Edition Adopted by the New York Board of Education

Style Book of Business English

**Including Duties of a Private Secretary,
Card Indexing and Record-Filing.**

By H. W. HAMMOND and MAX J. HERZBERG

"Your 'Style Book of Business English' is the only text that I know of that contains completely and in lesson form all points on business correspondence needed by students of stenography, bookkeeping and typewriting."—*Leo. P. Callan, St. John's College, Brooklyn, N. Y.*

"I have just completed a review and comparison of a number of books dealing with business correspondence for secondary schools, and I find not one of them equal to your 'Style Book of Business English' in respect to the amount of information given and the thorough follow-up devices to test the pupils' mastery of the various topics discussed. Other features, especially your treatment of Letters of Application, are entirely original and very suggestive. It seems to me just the book we need to train competent office assistants."—*Jos. B. Wadleigh, Teacher of English, Hackensack, (N. J.) High School.*

Cloth, Gilt, 272 Pages. Price, 85c.

Teacher's examination copy, 57c.

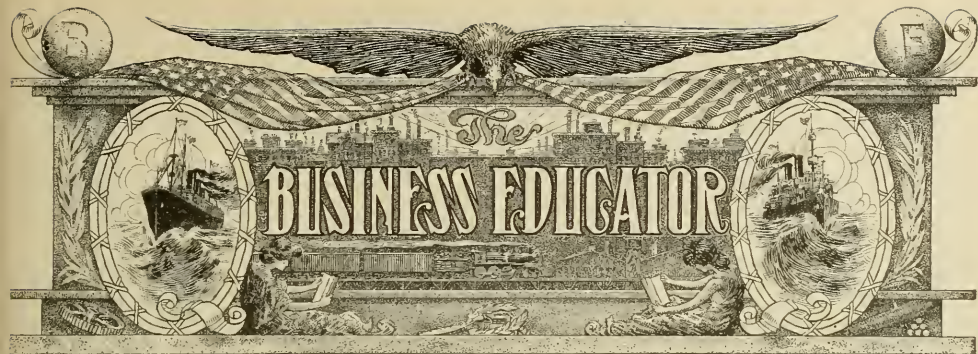
Mention School.

Specimen Pages on Request.

ISAAC PITMAN & SONS

2 West 45th Street

NEW YORK



VOLUME XXII

COLUMBUS, OHIO, FEBRUARY, 1917

NUMBER VI

The BUSINESS EDUCATOR

Entered at Columbus, O., Post Office as 2nd Class Matter

C. P. ZANER, - - - - Editor
E. W. BLOSER, - - Business Manager
ZANER & BLOSER, Publishers and Owners

Published monthly (except July and August) 118 N. High St., Columbus, O., as follows: Teachers' Professional Edition, \$1.00 a year. Students' Penmanship Edition, 75 cents a year (Foreign subscriptions 20 cents extra; Canadian subscriptions 10 cents extra).

Remittances should be made by Money Order or Bank Draft, or by currency at sender's risk. Stamps accepted.

Two Editions. The Teachers' Professional Edition contains 40 pages, 8 pages of which are devoted to Accounting, Finance, Mathematics, English, Law, Typewriting, Advertising, Conventions, etc., and Departments specially suited to the needs of teachers, principals and proprietors.

The Students' Penmanship Edition contains 32 pages and is the same as the Professional Edition, less the 8 pages devoted to commercial subjects. This edition is specially suited to students in Commercial, Public and Private schools, and contains all of the Penmanship, Engrossing, Pen Art, and Lesson features of the Professional Edition.

The Business Educator is devoted to the progressive and practical interests of Business Education and Penmanship. It purposes to inspire and instruct both pupil and teacher, and to further the interests of those engaged in the work, in private as well as in public institutions of commercial education.

Change of Address. If you change your address, be sure to notify us promptly (in advance, if possible), and be careful to give the old as well as the new address. We lose many journals each issue through negligence on the part of subscribers. Postmasters are not allowed to forward journals unless postage is sent to them for that purpose.

Subscribers. If we do not acknowledge receipt of your subscription, kindly consider first copy of the journal you receive as sufficient evidence that we received your subscription all right. If you do not receive your journal by the 10th of each month, please notify us.

Advertising Rates furnished upon application. The BUSINESS EDUCATOR is purchased and read by the most intelligent and well-to-do among those interested in business education and penmanship in the United States, Canada, England, and nearly every country on the globe. It circulates, not alone among business college proprietors, teachers and pupils, but also among principals of commercial departments of High and Normal Schools and Colleges, as well as among office workers, home students, etc.

Rates to Teachers, Agents, and Club Raisers sent upon application. Write for them whenever you are in a position to send few or many subscriptions. Sample copies furnished to assist in securing subscriptions.

THE 1916 FEDERATION

The 1916 Convention of The National Commercial Teachers' Federation, held in Hotel Sherman, Chicago, Dec. 27-30, 1916, is now a matter of history. It was a very successful meeting because it was harmonious and forward moving. Neither the attendance nor the programs were up to high water marks, but in other particulars it was a delightful gathering of co-workers.

It was reorganized under two instead of six divisions: The Private Commercial School Department and The Public Commercial School Department, both operating under the general supervision of The National Commercial Teachers' Federation.

Round tables comprising Penmanship, Shorthand, Bookkeeping, Stenotypy, Etc., will be formed as subdivisions of the two main sections.

The outlook was never better, if quite so good, for the Federation and all interests concerned.

A more extended report from the discriminating pen of Carl C. Marshall appears in the Professional Edition of this number of the Business Educator.

A report of the Penmanship appears elsewhere.

THE OSLER LIMIT

Now that the famous Doctor Osler is out of the country, many timid souls are decrying his famous pronouncement. But it holds good nevertheless. The average man does cease to hatch ideas and initiative, even before rather than after he is forty-five years of age. The truth is too many, far, far too many, cease to grow mentally as soon as they cease to grow physically. In other words, they become "set in their ways" and cease to think new thoughts, see new visions, or dream new dreams.

These retarded human units between twenty-five and forty-five are counterbalanced by as many between forty-five and sixty-five who continue to grow and thus keep the average

from falling even lower than forty-five.

The courageous doctor was speaking of conditions and facts as they were and not as they should be. Each individual holds within himself the key to limitation or to power; to cease growing at thirty or forty or to continue to grow after sixty, seventy and even eighty, if he lives that long in years and intellect.

Not years but enthusiasm to tackle new ideas determines one's age in units of service. It is up to each whether the average is below or above forty-five, and whether one grows or merely goes at any given age between when one awakens intellectually and spiritually or sleeps the final mortal nap called death. For death nips when one naps, mentally, spiritually, or physically.

Here's to the doctor who had the insight and courage to say that which so many either lacked knowledge or fearlessness to utter! It is up to each of us to prove the rule by falling below or rising above the average, if we are either above or below.

ADVISE US

If the present high cost of paper continues it may become necessary for us to increase the subscription price of the Business Educator, raise the advertising rates, or reduce the number of pages or the size of them. Which shall it be?

We are hoping that none of these changes will be necessary, and we do not intend to cheapen or reduce the size of our product if we can help it.

You can aid by soliciting subscriptions, advertising, or contributing.

Commercial training is commanding attention and we do not desire to take any backward step, hence this inquiry and statement of prospective conditions or changes.



ENTHUSIASM IS CONTAGIOUS

J. A. Savage, Supervisor of Writing,
Omaha Public Schools

This seems to be a favorite saying with penmen, for many of them use these words in their courses of lessons in the penmanship journals. Of all the studies in the school curriculum, there is none to which this axiom applies more than in the teaching of writing. The teacher who is really enthusiastic in the teaching of writing, who has confidence in her work, who believes in penmanship, who knows her subject and keeps her class moving, brings about improvement and results undreamed of by the teacher who lacks enthusiasm.

There is, however, something about enthusiasm that is undefinable. The personality of the teacher enters so vitally into her teaching and her way of handling classes that it is difficult to say just how each one should do to show enthusiasm. We know teachers who are enthusiastic and who get remarkable results in writing (and in other subjects as well) who count, explain, criticize, and keep everybody gingered up continuously. Some other teachers who imitate her methods fail utterly in their attempts to get desired results.

We know others whose enthusiasm is expressed in an entirely different manner; teachers who are quiet, who say little but who show by a few softly spoken words and by facial expression, their deep interest in the subject, and whose pupils work like Trojans and make wonderful progress in writing. Their imitators, those who try to use the same methods in teaching, are likely to have little if any success in stirring up interest in penmanship practice.

Personality enters into the teaching of writing to a wonderful degree. We do not wish to give the impression that teachers of writing are always like the proverbial poets, "born, not made," but that one who tries to imitate the manner of another who brings about good results in teaching can have no assurance that she will have the same degree of success. As before suggested, the personality of the teacher brings about the degree of success or failure which is shown in the efforts of her pupils. While every teacher may imitate in some respects the methods of the other successful teachers, and get much good therefrom, it is after all the individuality of the teacher herself that counts for most before her classes. A pleasing personality on the part of the teacher, the ability to get the good will and confidence of the children are of major importance and the first requirements of the successful teacher.

We had the pleasure recently of listening to an interesting address by a well known educator who said among other things, that every teacher should cultivate a pleasing personality and impart enthusiasm to her pupils. We believe that any teacher who really wishes to do so CAN develop a pleasing personality and en-

thusiasm. She cannot, however, develop enthusiasm by simply being willing to do so. Enthusiasm comes to the writing teacher not only through a desire and an effort to have it, but is the natural result of the study of penmanship, the acquiring of a good handwriting, and the thorough knowing of this important subject. The author of a well known system of writing says that it is an aphorism that teachers cannot teach successfully that which they do not know. This is the gist of the whole matter. If the teacher knows the subject of penmanship well, she will enjoy teaching it, she will be enthusiastic.

Without any special effort on her part to have it do so, her enthusiasm will effervesce and overflow, her pupils will catch the spirit, and she will have little trouble in bringing about results in their writing that are really worth while.

WHY?

The question was recently asked: "Why change from free to rest arm movement in the second and third grades?"

The Yankee answer might well be "Why not change?" The child changes very materially in size, capacity, and limitation, and his employments need to change in volume, intensity, and quality to correspond.

Small writing requires more intensified effort than large writing; hence the need of larger writing for children than adults. Large writing requires larger movements than small writing; therefore the need of sliding rather than resting the arm on the desk.

Small writing is more intensive than large writing, and as a consequence it is more repressive and restrictive; suppressing breathing and restricting freedom. Spontaneity is the law of childhood; large writing affords quicker response to mental stimulation than small writing because it involves less skill—fewer nerve connections.

Health, Language, and Motor Direction are all served in a larger measure through large, free writing than through small, restrictive writing, so far as concerns childhood. And who will say it may not also be true of adult learning?

While a student at the Boston High School of Commerce, Arthur W. Leavitt subscribed for THE BUSINESS EDUCATOR. Later he became a pupil of C. E. Doner at the Salem Normal School. Now he is head of the Commercial Department, Rochester High School, Rochester, N. H., and has again favored us with his subscription, this time for the Teachers' Professional Edition. Thus they progress and evidently the B. E. helps along the way, or they would not send checks to pay subscriptions and letters conveying good will and encouragement to the publishers,



Dear Mr. Zaner:

You will be pleased to learn that I am getting along nicely with Penmanship in our schools. The teachers are interested and are doing their best. One of our Superintendents, however, has been reading after Thorndike, and has become thoroughly inoculated with the theory that the pupil should learn to write by writing, rather than by the building up of penmanship by practice of letter exercises and letter forms. In other words, he learns by analytical, rather than synthetical, penmanship.

I have brought to his attention the argument against such a position, as set forth in your manuals, but I would like to have something additional; something in concrete form, and apart from the instructional features of the manuals. If you have reports from any schools that have tried out the Thorndike idea, showing results, they would be helpful and convincing. Please also let me have the names of any publishers of penmanship literature of the kind mentioned, that I may secure copies of their texts for comparative criticism.—O. W. E.

Theoretically, learn to write by writing is right, but it takes a great deal more knowledge to teach writing by that method than the course commonly pursued. It means that all writing must be done under favorable conditions and that all writing needs to be criticised, suggestively and concretely. It means that the teacher must be able to distinguish the difference between the essential and the nonessential; and the difference between formality and individuality.

I know of no place where they are teaching writing by the Thorndike plan. They are using his charts to criticize form in the upper grades. He has no plan for teaching writing, but for criticising writing instead after it is done.

Theoretically, no one can teach anything. The best teaching is that which conditions things for the learner. School life is but arranging materials so the learning may take place, but practically it does not work out so easily, because conditions are not ordered in the light of penmanship, as they are in the light of other subjects. The larger writing is kept in the beginning grades, the less drill necessary. And if it is not allowed to fall too quickly in size and rightly supervised in the grades following, less drill is necessary, if any at all.—Editor.



Practical Writing for Practical People

By C. SPENCER CHAMBERS

Director Commercial Education, Covington, Ky.

FOREWORD

Feeling there has been a long-felt need for a course of short lessons in business writing, deviating in construction, but not to the extent of being revolutionary or totally disagreeing with the present trend, this course is presented without an apology for its digression.

Many exercises will be given for the purpose of developing movement and cultivating form simultaneously, which are elusive when considered difficult, before practice. Halting the runaway and advancing the sluggish and balky movements have been given especial attention, by drills, not only on letters, but combinations leading to practical joinings, so universally used in signatures.

While many in the past have overbalanced their practicability by an over-abundance of theory, these lessons will no doubt be criticised from the opposite standpoint, without injury either to the feelings of their sponsor or degeneracy to the handwriting of the critic.

Hints

Hints sometimes being more effective than mandatory statements, and not so offensive when unbelieving, the following suggestions are made:

Pen points are easily put out of commission, being of a delicate construction, by coming in contact with the bottom of the ink well.

Effort should not be scattered.

Take the copies as they come, because all letters or words are preceded by an exercise involving one or more basic principles.

In order that a free movement may not be retarded, roll up the right shirt sleeve, taking care not to bind the muscles.

Occasionally study form by closing the eyes, passing in review before the "mind's eye" all the letters. Only by accident can a better letter be executed than can be conceived.

A little practice each day is better than much once in a week. It is the drop day by day and not the annual flood which causes the stone to disappear.

When too much speed is applied, form takes flight, and when movement grows sluggish quality of line becomes poor; therefore, strike a happy medium.

Practice without the practitioner's criticism is a waste of time.

Materials

Paper. Use white, $\frac{3}{8}$ inch ruled paper, having both the qualities of firmness and smoothness, so as not to have picking of line or blurring of lines when making retraced exercises. When placing the paper on the desk, see that the adjustment is such that the top of the sheet is approximately parallel with an imaginary line running from the lower left corner, to the upper right corner of the desk. A blotter under the hand will prove itself of much value.

Pen. A good quality of line for business writing can be produced by using a Zanerian Business Pen or Gillo's 1066.

A holder having a rubber or cork tip is more preferable than one of metal, but if the student be under personal instruction, the teacher should be permitted to select the pen.

Ink. A freely flowing ink is necessary to get results. Many professional penmen use Zanerian India Ink diluted, on account of its black, permanent line, not a resultant of common ink.

In purchasing materials, bear in mind the cheapest is the most costly in the end, but do not construe this to mean extravagance.

Position

Much consideration, at the present time, is given to a healthful writing position. For the benefit of those not knowing the proper position of the different members of the body while being used in this art, each will be described separately. In studying this architectural plat of "the house we live in," figuratively speaking, progression will be made from the foundation upward.

Feet. The feet should rest flat on the floor with the heels directly under the knees, thus placing the muscles of the lower limbs in a normal state. This rule is not so iron-clad but what a slight shifting of the feet, from time to time, may be made if the practice periods are long.

Body. Sit as far back as possible, if a regulation seat is used. Bend forward from the hips, keeping the spine straight preventing sluggishness of mind, the result of a poor blood circulation. When the spine is curved forward the chest is concaved to the extent of the dorsal curvature, therefore preventing the necessary quantity of air entering the lungs.

Arms. The arms should rest on the





desk at about right angles. When the body is tilted forward, the left arm acts as its support, and at no time should the natural weight of the body, so leaning, be placed on the front of the desk. By the proper placement of this weight, the right arm in which the physical mechanism is incased, propelled by the dynamic brain force, will have greater freedom which is an essential element in bringing about a good quality of rapid writing.

Bend the right arm so the point of the pen, when on the paper, will be directly in front of the center of the body, at a distance of fourteen inches from the eyes. If the above described position of the arms is used, the elbows will extend off of the edge of the desk about an inch.

Hands. The left hand holds the paper stationary, and slips it forward

after each line has been completed. Better results may be acquired by slipping the paper forward, than by pulling the hand closer to the body after the execution of each line.

The right hand holds the much talked of implement of production, the adjustment of which must be accurate to a nicety, as the pen's position is one of the important requisites to a high-class product.

Place the forefinger slightly bent on top of the holder, then place the tip of the thumb against the holder, half way between the end and first joint of the forefinger. Next, place the first joint of the second finger opposite to the tip of the thumb, and at the same time turn under the third and fourth fingers, so as to carry the natural weight of the hand along on their nails. If the holder lightly gripped, crossing a little below the

third joint of the first finger, points over the right shoulder when the wrist is parallel with, but not touching the desk, the pen position problem is solved.

Head. As previously stated, the eyes should never be nearer than fourteen inches from the paper. If it is necessary to get the eyes closer on account of defective vision, short periods of practice should be indulged in. Vision and spine determine the position of the head. Farsightedness and backbone will not only make you a penman, but a success in any undertaking.

Strike a writing position, relax the muscles and ask yourself the test question, "Will all of the vital organs function properly?" If you can give an affirmative answer, ink and brains are ready to be compounded in the mortar of hard work.

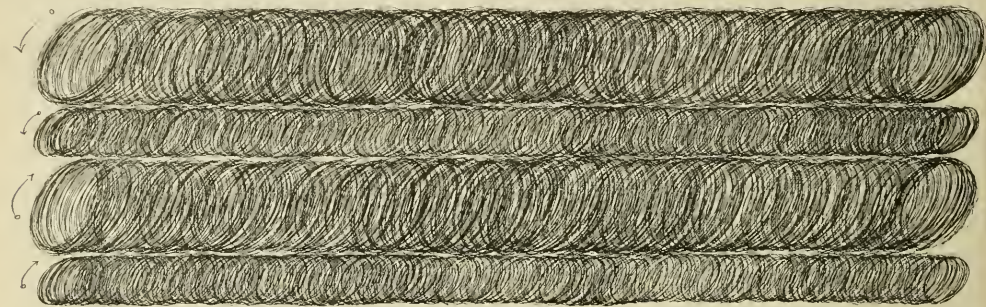


Plate I. This is the direct and indirect compact oval exercise. Let the longer ovals extend over two ruled spaces, and the smaller over one space. Make four hundred revolutions to a full line, lifting the hand and pulling the paper to the left after each hundred.

Strive to keep the ovals two-thirds as wide as they are tall, and the line even in color throughout. A light touch is necessary to accomplish this. The indirect ovals, in slant, should conform to the direct. Make one hundred and eight to two hundred down strokes to a minute.

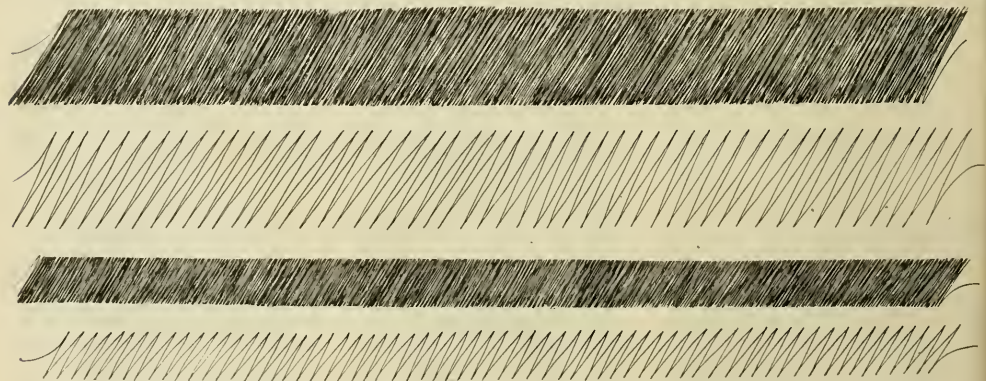


Plate II. A. Pull the down strokes toward the center of the body. Let the arm slip freely in and out of the sleeve and permit the little fingers to sway back and forth on the paper. Keep the slant and color uniform.

B. Avoid loops at the top and bottom. The sharper the point the more beautiful the exercise.

C. The action should be free and regular as you proceed across the page, as the slant of writing is determined by this exercise. A uniform count of 1, 2, 3, 4, 5, 6, 7, 8, 9, 10 should be used at the rate of 225 to a minute.

D. Make from sixty-five to seventy top points to a line, counting on the down stroke 1, 2, 3, 4, 5. "He who hesitates is lost" on this picket-fence. The up and down strokes must be the same width.

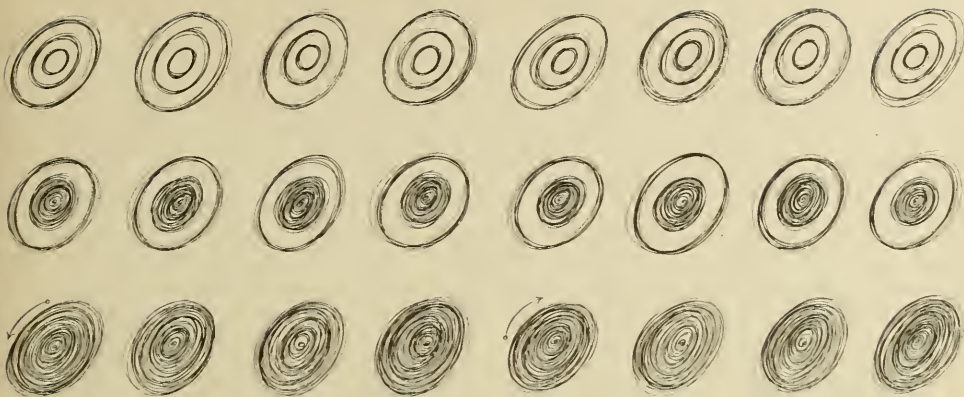


Plate III. All the exercises on this plate are two full spaces high

A. The large oval is made first, then the oval between the small center and large one, counting ten for each, increasing the rapidity of the count as the size diminishes. The encircled ovals slant the same as those encircling them. This exercise teaches spacing as well as control of the movement acquired on Plate I.

B. The solid inside oval should be made first, using the center blue line as the stopping center, then with great care keep the amount of white space uniform between the solid and the frame.

C. The first four of these "pin wheels" commence on the outside and work to the center, with a direct movement; the last four start in the center and work to the outside with an indirect movement. There are thirty counts to each exercise. Start counting slowly but increase on each revolution until the center is reached on the first four, and vice versa on the last four.



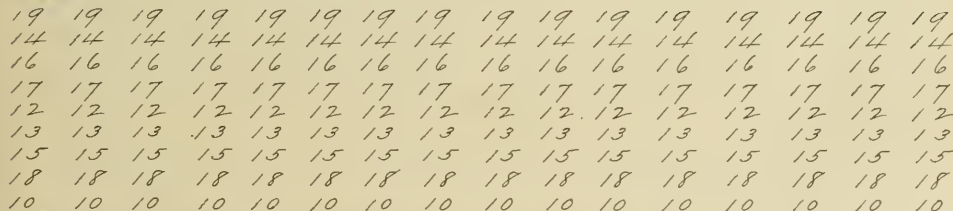
Lessons in

Practical Penmanship

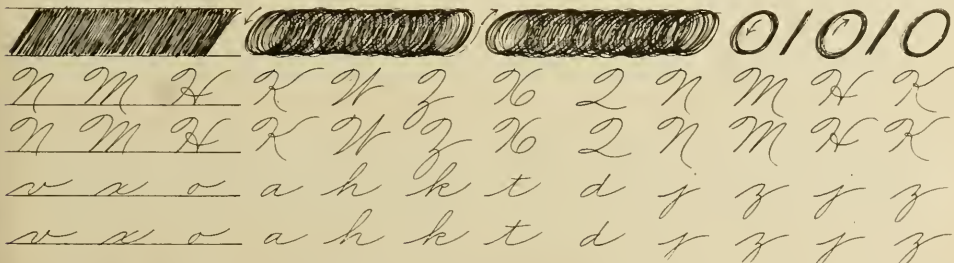
C. E. DONER, Beverly, Mass.

Penman Eastern Massachusetts Normal Schools

DO NOT let your penmanship hold you back. It is not too late to begin working on your penmanship with a view of winning a Business Educator Certificate.



Lesson 48. Figures should frequently be practiced in columns. Try to write them well. Do not slight figures. They are important.



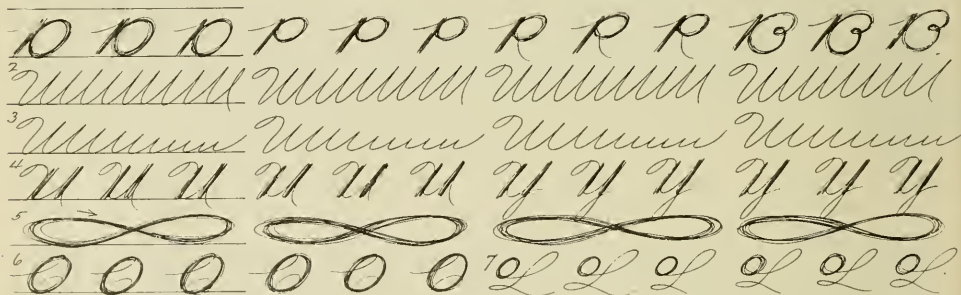
Lesson 49. This lesson is a summing up of all the letters practiced in Part Two. It is a good lesson to review frequently. Make a careful study of each letter and by faithful, persistent practice you will learn to make them

Stages in The Development of a Good Handwriting

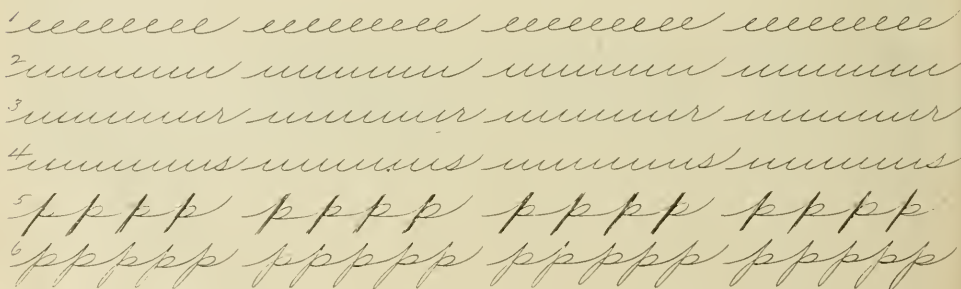
First Stage: Position and penholding. Second Stage: Movement. Third Stage: Legibility and speed. Fourth Stage: Control and neatness. To make the most progress and to secure the best results in writing, position and penholding must be correct. Study the position illustrations. Position and penholding should be taught together and while they are being thoroughly established, practice a great deal on movement drills. It is arm movement that must be taught—we do not need to teach finger movement—and to develop this movement much practice must be done on standardized drills. Always use good material and keep it in best of condition. At the very beginning serious effort must be made to apply the principles laid down in these four stages to all written work so that the writing activity shall become automatic as soon as possible. The correct formation of letters and figures according to a standardized type as given in the Manual must be thoroughly taught, and these should be written easily, fluently, but not excessive in speed. Excessive speed in writing is as bad as a slow labored motion. The true process of writing is to use a combined action of arm and fingers, with arm action predominating. Finger action is used only in a minor way as an aid to good writing, not as a hindrance to correct position or the movement of the arm. During the process of learning to write well, special effort must be made to control the writing activity in all kinds of written work such as spelling, language, composition, etc., with particular reference to headings, margins, and a well-balanced page.



Lesson 50. Practice these general drills before proceeding to lesson 51. Divide the line into quarters by making small check marks. Count by 10's to 100 for each drill in the first three quarter spaces at the rate of from 180 to 200 downward motions a minute. Count 8 for each single oval in the last quarter.



Lesson 51. This lesson of specific movement drills should be reviewed frequently, while practicing these lessons. Study each drill and devise a suitable count for each. Counting should not be slow but alive and spirited.



Lesson 52. Count either 10 or 12 for drills 1 and 2. See how letters are formed at end of drills 3 and 4. Drill 5 is good for developing the movement for p. For the five joined p's count 1-2-3-4, 1-2-3-4, 1-2-3-4, 1-2-3-4, 1-2-3-4. Pause on the count 4.

Columbus, Ohio.

Mr. James E. Henderson,
Cleveland, Ohio.

Dear Friend:

Your letter of January, 8th asks a very pertinent question and I shall answer it frankly. We do not oppose business courses in high schools. We advise every student who has the time and opportunity to pursue such a course.

This school justifies its place in the educational world by offering only the subjects the student requires, adapting the instruction to his individual needs and capabilities. He may, therefore, progress as rapidly as consistent with good work. He may arrange his attendance as his circumstances require.

By keeping closely in touch with the business world and by intensive, efficient methods we often enable earnest students to accomplish in from seven to ten months what would otherwise require years.

If you feel the need of the assistance this school can render, why not join us?

Very cordially,
Practical Commercial School.
Per H. L. Houston

In mastering penmanship there is a time to practice letter writing like the above. Too many never give enough attention to body writing of this kind, and for that reason cannot maintain a high standard of excellence in writing a letter. Some can do well at the beginning of a letter but "fall down" towards the end of it. Letter writing and plenty of it is what most ambitious penmen need after they have mastered a good movement and have a fair control of form. Such letters like the above should be written many times before being dropped. This letter is interesting because it was written by two penmen—E. C. Mills and E. A. Lupfer. Mr. Mills began with the words "Dear Friend" and ended with the words "Very cordially." In other words, he wrote the body of the letter, the salutation and the complimentary close. Mr. Lupfer wrote the remainder.

EDITOR'S PAGE PENMANSHIP EDITION

**Our Policy: Better Writing Through
Improved Teaching and Methods.
Form with Freedom from the Start.**

THE MASTERS THAT WERE

"Time changes all things" is an old old saying containing much truth, and in no other line is it more strikingly illustrated than among commercial school proprietors and commercial teachers.

The average commercial teacher of today is a student of commercial affairs and of the technic involved in doing as well as in teaching business.

The average commercial teacher of the past was less of the world and more of the school room; a combination penman, mathematician, and bookkeeper.

The principal of the commercial high schools and commercial departments is concerned primarily about courses of study, methods of instruction, and welfare of pupils in school and upon leaving.

The average commercial school proprietor of today is concerned quite as much about these same subjects plus how to get students legitimately and economically.

Flourishing and ornate penmanship were used to popularize and populate commercial schools a generation ago, but these were superseded by the professional (?) solicitor. But both are being relegated to the rear because the former was unbusinesslike and the latter unprincipled.

There is much less of the flamboyant in the commercial school man of today than in the past and more of the unpretentious student.

We are not unmindful of the fact that a generation ago there were some giants in the commercial school work; men who were large of soul and far-seeing in intellect—men who are des-

tinued to live long in history because they were practical seers, but we are speaking of the changes on the part of the rank and file.

Methods of promoting business in all lines have changed; so to the commercial school.

We see improvement in the change; enlargement of opportunity but diminished chances of selfish exploitation among individuals. True, there are "fourflushers" in high schools as well as in private schools, but they are finding the sledding harder as surveys and inspections and supervision multiply and intensify.

The world of finance has had no more unique exploiters than our own profession; an interesting volume might be written upon the seriocomic side of commercial school promotion, but a better one should be written upon the pioneer work of the better of these same institutions.

But the change is for the better; for progress; for efficiency; for service. Here's credit to the commercial seers and saints of service of the past, and recognition of ten times as many who are laboring in the commercial vineyard today!

Just before the holidays, we received from Mr. E. C. Barnes, of the Barnes Commercial School, Denver, Colo., a list of 121 subscriptions to *THE BUSINESS EDUCATOR*, which had been secured by one of the teachers, Mr. A. M. Mery. He must indeed be able to live up to the sentiment of his name, else he would not be able to enthrone his penmanship pupils to the active point of subscribing for a penmanship journal. This list of subscriptions is therefore concrete evidence of a large school, an enthusiastic school, and a school bent upon success. The Barnes brothers, E. C., H. E., and R. P., know how to pull together to the advantage of themselves, their students, and the citizens of Denver and Colorado.

Mrs. M. Alice Runnells has just informed us of the death of her husband, C. R. Runnells, which occurred on June 16, 1916, at Los Angeles, California. Mr. Runnells was a penman of considerable ability, and Mrs. Runnells states that he felt that he could not get along without *THE BUSINESS EDUCATOR*, to which journal he was a subscriber until the time of his death. He was greatly interested in penmanship and felt that the journal kept him in touch with the leading penmen of the country. He was born in Indiana, April 6, 1847. After teaching penmanship for some time he went to Chicago and became connected with John V. Farwell & Company as bookkeeper, which position he held for more than twenty-one years. Mr. Runnells during the past fifty years has been in touch with most of the penmen in the United States, and one of his diversions was the collecting of specimens for his scrap book. While we met Mr. Runnells but once, we received many letters from him; in fact, his signature is very familiar to us, which we shall now miss. We extend our sincerest sympathy to his family.

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News Items and Miscellaneous
Timely Material.

Quality
-AND-
Swiftness

To increase the rate of speed and at the same time refine the quality, should be the aim after the foundation of legibility and uniformity and ease of movement has been laid.

The Junior High, the High School and Business College periods are the opportunities for this service.



Report of the

National Commercial Teachers' Federation Convention

Held in Hotel Sherman, Chicago, December 27-30, 1916

By CARL C. MARSHALL

Officers, 1916

PRES., CLAY D. SINKER, Des Moines
1st VICE PRES., MISS E. M. JOHNSTON, Elyria, O.
2nd VICE PRES., J. J. KRIDER, Canton, O.
SECY, W. H. GILBERT, Marshalltown, Iowa
TREAS., C. A. FAUST, Chicago

Officers 1917

PRES., H. M. OWEN, Decatur, Ill.
1st VICE PRES., JESSIE DAVIDSON, Kansas City
2nd VICE PRES., W. H. HIGAN, Chicago
SECY, OTIS L. TRENNARY, Kenosha, Wis.
TREAS., C. A. FAUST, Chicago

Twentieth Assemblage of the N. C. T. F.

**A Big, Soul-Stirring Event, Free, Frank and Fraternal,
Pungent with Pep, and NOT A DULL MINUTE from
the STARTING GUN Until the FALL OF THE FLAG.**

Maybe that sounds a bit sporty, and, to sensitive souls, may suggest a certain horsey naughtiness, but I haven't any other figure handy to picture this big four-day drive of enthusiasm and fine doings, and good goals gained by sharp sprinting in a ruck of struggle ending in the finishing shout of approval. I feel like I had just come down from a race among aeroplanes and Zeppelins going at 500 miles a minute.

You, Mr. Stay-at-home, won't understand it—so much the worse for you—but the rest of us will.

Of all fine things in God's repertoire, I know nothing finer than human enthusiasm, speeding up for good things. And that was what you saw during these fine four days at Chicago—a splendid band of enthusiasts fighting in the front trenches for the things educational that make for human betterment. But to come down from the clouds and get my sketch on the canvas.

Perhaps the biting lake breeze around the zero point which prevailed on Tuesday and Wednesday put unwanted snappiness into the foregatherers, but assuredly the pep was in unusual evidence, as soon as the groups began to form in the luxurious lobbies of the Sherman.

Determined not to miss an hour of it I got in Tuesday afternoon, thinking surely I would be the first guest at the feast. But no! I found ahead of me such seasoned old-timers as Huntsinger, of Connecticut, Rowe, of Baltimore, Lakey, of Boston, and even our venerable Nestor, C. C. Curtis, of North Dakota. As the evening lengthened, the belated night trains brought in added groups and couples, coming all the way from Louisiana to Manitoba, and from Los Angeles to Boston.

It looked good, and proved that all of us optimistic prophets had been right, and that we were going to have the usual big success, and that the gloomiers who had been saying "I guess the Federation this year won't amount to much," were going to be left at the post.

The Ball Opens

The Convention proper was not scheduled to begin till Thursday, but

there were more than 300 on hand by Wednesday morning, and the Special Associations conducted by the Greggs, the Rowe enthusiasts, the Munson people, the Accredited School folks and others were well packed. I should not omit the big good time pulled off by the Gregg bunch at their reception Tuesday night, at the Gregg Headquarters in the Tower Building. Personally I kept in the warm comfort of the Sherman lobby greeting my incoming friends, but I learn the Gregg youngsters had a frisky time. Neither could I do more than look in on the good work done Wednesday in the Special Associations. In the Gregg section, their brightest stars were shining brilliantly; in the Munson division I noted such names as J. C. Reed, of the Whitewater, Wis., normal; Wm. Bachrach, Commercial Supervisor of Chicago; Daniel E. Devlin, Harry F. Lee and other well known Chicago reporters. In the Rowe School of Methods, there was snappy round-table work led by various teachers of that system and of course, "the old man" was on hand to aid in the clarification process. I look for more and yet bigger things from these special associations next year.



Clay D. Slinker, Pres., 1916

Among the Exhibitors

In various commodious reception rooms, opening off the first floor, were to be found a big ring of publishers, typewriting folks, etc. At the doors were such professional smilers as Jimmie Baker, of the Southwestern, Wilson of the Ellis Company, Simmons, the Underwood hustler, and last but not least, Jim Lyons, bland and reeking with good stories,—a sort of giant Foxy Grandpa. Unattached to fixed headquarters were various hand-shaking specialists; among them, Gaylord, of Massachusetts, finished and fit in every line from his polished, rosy dome to his trim and graceful underpinning; Lobaugh, the irrepressible spieler of Ginn & Co., with a smile as contagious as the Baker laugh itself; the Thespian-faced Spencer, of New Orleans, looking as though he might pop up at any minute and tear off Hamlet's soliloquy, and oh, so many others — all such keen, interesting chaps that I should like to write about them for half a day.

Around in the big South Room were a score of other exhibitors, including the handsome and urbane Goodyear, of the Goodyear-Marshall contingent, supported by their quiet and dapper little secretary, C. L. Arnott; the A. N. Palmer crowd; Robert Grant, the Position man from St. Louis, and his neighbor, O. L. White, of the Barnes Co. In this room also, the Bowling Green Business University maintained an attractive booth, presided over by those urbane and polished Kentuckians, Dr. J. S. Dickey and W. S. Ashby.

There were also interesting displays of new machine writers, and the Byrne people who do both shorthand and typewriting on the same machine. There is no doubt that these sales features and their lively promoters, helped to keep things sparkling all through the convention. Of course, they were not open for business during the program hours, but they were mighty popular resorts between whiles.

The Federation Starts

It was nigh on to 9:30 o'clock Thursday morning when that prince of geniality, President Clay D. Slinker, of Des Moines, sounded his gavel in the big Louis XIV banquet hall, and the real convention was on.

Slinker's address will go down in Federation history as the most effective President's address ever delivered—I mean, as measured by its direct



results. Its chief feature was a fairly, revolutionary program involving the complete reorganization of the entire Federation. His program, which was later adopted with practical entirety, I shall discuss in another part of this report. The address also included a fine plea for fair publicity methods on the part of both private schools and high schools, and he administered some sharp raps on the knuckles, to both of these interests, and pleaded with convincing reasonableness for broader co-operation and mutual good feeling. This idea was also carried out later in the election of a committee to pass on the propriety of publicity programs by both public and private schools. Mr. Slinker also urged the importance of securing recognition of commercial education by the Government, and the ultimate "accrediting" of worthy schools, public and private, by an authority that could not be questioned.

There is a great and quiet force in this modest Des Moines educator, and it was peculiarly fortunate for the Federation, torn as it had been by factions, and hurt by previous bad management, that this clear-sighted efficient man should have been chosen at this time to lead us out of the wilderness and in sight of the Promised Land. All hats off to Clay Slinker.

The President's important recommendations were at once referred to the Executive Council of Thirteen to be considered in convention with the Reed Resolution for reorganization, of last year.

The next matter for Thursday morning was an address by Maurice E. Lacey, of the Boston High School of Commerce, on "Every Teacher an English Teacher." Mr. Lacey is a most brilliant and interesting young man, and a fine example of the New England collegian turned teacher. As indicated by its title, Dr. Lacey's plea was that the sole burden and responsibility for English teaching in any school should not be loaded upon the shoulders of the teacher of English. He urged that the frequent failure to attain respectable standards of English among high school students, is not on account of inefficient work in the English department itself, but because the same standards of English are not exacted of students in their work in other departments. The keynote of his address was faithful co-operation for good English on the part of all the teachers. The paper was not only supremely sensible but concise, bright, and witty throughout.

At its conclusion, Dr. Lacey proceeded to act as leader in the discussion provided by the program on the "Report on Standards for Teaching Business English." This discussion was to be based on the general questions sent out by the committee who had the matter in charge.

C. C. Marshall, of Cedar Rapids, Iowa, was called on, and presented an outline for a five months' course in Business English. To meet many requests for a copy of this outline, it is given herewith:

PART ONE

General English, Eight Weeks

- a. Grammar Review, 2 weeks.
- b. Diction or Word Study, 2 weeks.
- c. Sentence Study and Construction, 2 weeks.
- d. Punctuation, paragraphing and capitalizing, 2 weeks.

PART TWO

Applied English, Twelve Weeks

- a. Forms of Letters, Copying from Dictation and Secretarial Procedure in Handling Mail, etc., 4 weeks.
- b. Composing and Dictating Business Letters, 4 weeks.
- c. The English of Advertising and Salesmanship, 4 weeks.

The discussion was continued in a number of brief talks by various members, including Sherwin Cody, of Chicago, Mr. Drury, of Pace & Pace, New York, Frank E. Lakey, of Boston, and Geo. W. Brown, of Illinois.

The noon hour having arrived the hall was closed, and in an incredibly brief interval there appeared as if by magic, the appurtenances of a most toothsome "dollar luncheon," to which some 300 members promptly addressed themselves. There was a jolly time, and the inevitable flash light picture.

At the conclusion, Alexander H. Revell, one of Chicago's most prominent merchants and publicists, was introduced, and for some forty minutes held the audience with one of the most valuable and inspiring talks it has been my privilege to listen to. A pleasing circumstance was the fact that Mr. Revell had rendered a similar service to the Federation some sixteen years before.

After some happy introductory remarks and a pleasing story or two, Mr. Revell got down to business, talking on the following heads: (1) Universal Training, (2) Wastage, (3) Investing Money. He decried the special training that crowded out training for citizenship, respect for law, physical fitness, and the things that make for general intelligence and efficiency. He gave vivid examples of

the tremendous waste of materials in American life, and urged the prime need of thrift training among boys and girls from their earliest years. Logically following this idea, he gave the teachers some sound advice about giving up their money to specious promoters of dazzling schemes, reading, apropos, a "come on" letter he had received in the morning mail. He advised us to make no investment in any speculative enterprise, except on the advice of our banker. "There is not a banker in your city," he said, "who would not be complimented by your going to him for such advice, or who would not be glad to give it freely." He also said that at least nineteen out of twenty of these stock-selling schemes, would be turned down by the average banker.

Mr. Revell's address was, from beginning to end, as helpful and practical as it was delightfully interesting.

The Reorganization

This was the head-liner, and it came off as announced on Thursday evening. As the vital matters to be considered embodied the recommendations in President Slinker's address, the President felt a natural delicacy as to presiding during the deliberations, so he "wished" the job on C. C. Marshall, of Cedar Rapids, Iowa. Mr. Marshall promptly assumed the gavel and the fun began. The kick-off took the form of some lively parliamentary sparring, over the question as to whether the Constitution had been complied with in the matter of legal preliminaries providing for amending the Constitution; but the chair ruled that the reference of the "Reed Resolution" of a year ago sufficiently covered the case, and that it was not a question of amendments anyway, but the adoption of an entirely new constitution, and that the present assemblage was competent to do anything it wanted to. In this decision, he was supported by D. W. Springer and others, so the steam-roller proceeded. The general report of the Executive Council of Thirteen was then called for, and the report was presented by A. F. Gates, of Waterloo, Iowa, who first read it in its entirety, after which it was adopted section by section.

There was some sharp debate over minor features, but no serious opposition to the new plan as a whole, and it was adopted substantially in the form recommended by the committee.

The plan of reorganization may be summarized as follows:

1. A General Federation as at present, with two auxiliary sections, the one to be called "the Private School Section," and the other "the Public School Section."

2. A series of "Round Tables," each to be organized by the Executive Committee whenever twenty-five or more members may petition for the same.

3. Such special associations as may be formed by persons interested, these including such bodies as the Private School Managers, The Accredited Schools, The Gregg, Munson, Rowe and other publishers' or-



H. M. Owen, Pres., 1917



ganizations, etc., these associations to hold meetings on a day or days preceding the meetings of the Federation and its affiliated bodies.

4. An Executive Committee, to consist of the president-elect, the retiring president, and two members to be chosen respectively by the Private School and the Public School sections; legal action by this committee to require a three-fourths majority of the four members.

5. It is provided that the president of the Federation is to be chosen, alternately, from the two sections, thus giving a private school man for president, one year, and a public school man the next.

It is generally conceded that the plan of reorganization will be a great improvement over the old plan, with its six sections, and complicated executive organization.

At a subsequent meeting, the new organization went into effect by the election of officers.

Other Federation Addresses

On Thursday evening, a memorial appreciative of the late Robert C. Spencer and James A. Spalding was read by C. C. Marshall. The Secretary was directed to forward copies of this address to each of the journals that circulate among commercial teachers, also to the families of the deceased educators mentioned. At the conclusion of Mr. Marshall's address, Geo. W. Brown spoke feelingly in memory of these and other pioneer commercial educators who have passed away.

On Friday morning the Federation was entertained and instructed by a fine and practical address by Dr. Glen Levin Swiggett, of the U. S. Bureau of Education. Dr. Swiggett is a clean-cut professorial looking gentleman, and his address was a vivid presentation of the various activities that have been entered upon by great commercial and business organizations, for broadening commercial education in this country and making it more efficient. He paid a warm tribute to the great work done by the pioneer business college, and to the work of modern schools, both public and private. He strongly urged government support of commercial training on lines that have been developed in Europe. He made us all feel that in him we have a "friend at court," and that government action in behalf of commercial education in America will be soon an assured fact.

On Friday, also, there was a really funny offering from a very bumptious young man who represented some correspondence school in Chicago. The young chap's name is Tanner, and he appeared anxious to justify his name by ripping the hide off of things in general. There was no title to his diatribe, which was fortunate, as it left his auditors free to guess for themselves as to what he was trying to talk about. This appeared to be bookkeeping, but he seemed mainly to use his theme as an excuse for relating the tremendous things that were being done in his school. This

Tanner person was unduly coarse, flippant and discursive, and evidently, like Kipling's ape, had "too much ego in his cosmos." I could not learn who wished him on us.

John A. Peterson, a modest and pleasing young man from the Chicago office of the U. S. Employment Service, gave an interesting account of how things are done in his office and how its service may be used by teachers and others.

Governor Ferris, of Michigan, was to have given an address, but greatly to the disappointment of us all, could not be present. His place was filled by a Mr. Tolles, Vice President of the Sheldon School of Salesmanship, who gave us a fine and inspiring talk. At the conclusion of this program Mrs. W. O. Crosswhite, of Cincinnati, a charming vocalist, sang, "One Fine Day" from Madame Butterfly, and as an encore "Laddie," by Thayer. Mrs. Crosswhite's lovely voice and choice rendition of these beautiful numbers captured all of us.

Deaths of notable business educators and the serious illness of others gave a tinge of sadness to the proceedings. Resolutions of sympathy were passed for Enos Spencer, of Louisville, Mrs. J. F. Fish, of Chicago, and Miss Johnson, of Elyria, Ohio, all of whom had been reported seriously ill.

It was also a matter of much regret and disappointment that a temporary indisposition prevented the attendance of John Robert Gregg.

By Way of Summary

It was really a great convention. The registered attendance was around 425, but there were a lot of people on hand who evidently felt no obligation on themselves to help the cause by registering and coming across with the needful two dollars.

In its membership, the gathering was finely representative. Of course, the bulk of the members were from the contingent states of Michigan, Illinois, Kentucky, Indiana, Wisconsin, Iowa, Missouri and Nebraska, but



Dr. Glen Levin Swiggett,
Special Collaborator in Commercial Education
of the Bureau of Education of the
United States

there were people from far-away California, New Mexico, Louisiana and North Dakota, while Massachusetts and the Seaboard Atlantic states and Pennsylvania, were strongly in evidence. The term "National" was justified.

The social features could hardly have been more delightful, and the generous treatment of his guests, and the assiduous care of the Manager of the Sherman House greatly added to everybody's pleasure and comfort.

This Convention was greatly strengthened through the enthusiastic organizations formed by the Gregg, Rowe, Munson and Stenographic people, as well as by lively meetings of the School Managers, the Accredited Schools, and the Publishers' Association. The experiment of carrying on these association meetings as an adjunct to the main gathering, proved splendidly successful, and no doubt contributed largely to the attendance.

Another fine result was the complete clearing of the Federation from debt, by the good financial management of those in charge of the meeting, and through the generous enterprise of the School Managers, who themselves assumed the debt that remained unpaid by the year's receipt.

In short, our grand old Federation enters on its twenty-first year with the old ship free from the rocks and out on the open sea, with a fair wind aft, and all sails set. So here's a hooray for another grand, good time at the next anchorage.

THE BUSINESS ASSOCIATION

The National Business Teachers' Association—now Business Round Table—met in the Grey Room, Hotel Sherman, in conjunction with National Federation of Commercial Teachers December 27-28-29-30.

Our program committee prepared an excellent program but, through no fault of the committee, many who were scheduled for speeches did not appear. The program was arranged with the idea of making the reports from three committees appointed last year, i. e., on the Courses of Study for Business Departments, one on the Course of Reading for Commercial Teachers, and one on Text Books—the main topic for discussion for the three sessions allotted to us by the Federation.

Thursday afternoon our first meeting opened with an address by Pres. H. McAllister, Englewood Business College, Chicago. The second number was a report of the committee on Course of Study for Business Departments given by J. H. Cox, Galesburg, Illinois, followed by a round table discussion led by B. F. Williams, Capital Commercial College, Des Moines, Iowa. Several good points were suggested in the report and in the discussion which followed.

The second session was called to order Friday afternoon at 1:30. The first number was a report on Course of Advanced Reading for Commercial Teachers by A. C. Gegenheimer, Naperville. Several good books were



Officers of the Two Association Departments

The Public Commercial School Dept.

PRESIDENT, J. A. BOOK, Milwaukee
VICE PRES., W. H. REDMOND, Toledo
SEC'Y, MISS INA THOMAS, Des Moines

The Private Commercial School Dept.

PRESIDENT, F. L. DYKE, Cleveland
VICE PRES., JNO. M. HILL, Chicago
SEC'Y, MRS. C. A. FAUST, Chicago

The officers of each Department act also as the Executive Committee for each section, thereby simplifying the official machinery and centralizing authority. Let us suggest that all who have suggestions to offer concerning the programs and meetings write to the president of the section or sections without delay and thus add to the success of the next meeting.

ROUNDTABLE PETITIONS

The Penmen were the first to organize a Roundtable and elect officers. Bookkeeping, Shorthand, Typewriting, Etc., Teachers will doubtless organize, if they have not already done so. So on with the work of a BIGGER and BETTER Federation.

suggested by this committee and others were suggested by F. D. Smith, Los Angeles, Calif., H. E. Reed, St. Louis, Mo. These speeches were followed by a profitable round table discussion. The session closed with the election of officers for next year. In compliance with the new constitution, our section petitioned the Federation for an organization known as the "Business Round Table." Officers were elected as follows: Chairman, J. H. Cox, Brown's Business College, Galesburg, Illinois; Vice Chairman, V. N. Rupert, Lockyear's Business College, Evansville, Indiana; Secretary, W. D. Coon, Northwestern Business College, Chicago, Illinois.

The third and last session was called to order at 9:00 o'clock Saturday morning. A report of the committee on Text Books was given by B. E. Winters, Capital City Commercial College, Madison, Wisconsin, followed by a round table discussion, which proved to be a very profitable one. Some committees were appointed and work outlined for next year.

One of the features of our sessions was a question box placed near the door, in which were dropped many questions of vital interest to commercial teachers. These were read and discussed during each session.

We deplore the fact that more teachers were not present to hear and enter into the round table discussions. President McAllister did his part faithfully, presiding at each meeting and calling each session to order on schedule time. As stated before, the program committee, of which Mr. Gates was chairman, did all it could to make the meeting a success. If all that you had hoped to see accomplished was not done and the attendance not up to your expectations, resolve to do more YOURSELF to help make next year's program better if possible, and use your influence to see that many more are present to enjoy the benefits to be derived from our annual meetings.

W. D. COON, Secretary,
Northwestern Business College,
Chicago, Ill.

THE ROWE SCHOOL OF METHODS

If there was any question as to the kind of meeting teachers want it was entirely settled by the result of the meetings of the Rowe School of Methods during the session of the Federation meeting in Chicago during the holidays. There were no formal papers or discussions but there were many short pointed addresses. The keynote of the meeting was not "What I think or how I might, could, or should do this or that" but "How I teach this and how I teach that." While there were only three meetings they created a great deal of enthusiasm, and when the veteran and the real father of the Federation, George W. Brown, said "At last we are back to the right way of doing things because this helps teachers to go home and do better work," he seemed to voice the sentiment of all those present.

Notwithstanding many members had not yet arrived the Wednesday morning meeting was an overflow meeting, doubtless because of the great number of Rowe teachers interested in the subjects discussed that morning. The Wednesday afternoon

session, devoted to discussing methods of teaching shorthand, was a surprise because of the large number in attendance. A committee was appointed to effect a permanent organization, and the sessions of the School will hereafter be conducted by officers elected annually.

A complete report of the proceedings will be printed and mailed to those in attendance. Copies can be secured by any teacher upon request of the H. M. Rowe Co., Baltimore, Md.

THE STENOTYPE SECTION

The International Stenotype Teachers' Association was held in the Rose Room, Hotel Sherman, Chicago, Dec. 28-29-30. Chas. F. Walker, International Business College, Fort Wayne, presided.

The program prepared by the Executive Committee, Miss Mary Haynie, Indianapolis, Chairman, was of great interest, dealing with every phase of school work, as may be seen by the subjects discussed:

How to Get Better Results by Offering Students an Incentive—Mrs. E. A. Kennedy, Remington Typewriter Company.

The Teacher Salesman—Mr. Rhoads, Knox School of Applied Salesmanship, Cleveland, Ohio.

A Former Typewriter Man's Impression of Commercial School Work—Mr. A. V. Cooper, Chicago.

How Teachers Can Double Students' Efficiency—Miss Ruth Keogh, Stenotype Co.

My Stenotype Students in High School—Miss Lena Shaffer, Harvey, Ill. (Demonstration: Stenotypy with Victrola.)

Typewriting and Transcribing—B. T. Bryan, Stenotype Company, Indianapolis, Ind.

Overcoming Difficulties—J. M. Bowen, Indianapolis, Ind.

Perhaps the most important factor of the meetings was the valuable discussions. Every one felt at home and gave real helpful suggestions. Some of these practical helps would be gladly repeated if time and space permitted; nevertheless, those interested may hope to receive them in due time.



J. A. Book, Pres.,
Public Commercial School Dept.

SHORTWRITER SECTION

The program for the Shortwriter "Round Table" was held Wednesday afternoon, December 27th, in the Italian Room. About one hundred and fifty were present and a very profitable program was presented.

A brief history of the origin of Shortwriting and its growth to the present time, given by Mr. Robineau, president of the company, was followed by an illustrated discussion of the basic principles of Shortwriting by Mr. Edwards, the inventor of the system. Mr. J. A. Stevens gave a very interesting address on the success of Shortwriting in the business college.

A banquet in the Grey Room made a delightful close to this first Shortwriter meeting. Over one hundred sat down to three excellent repast provided by the Hotel Sherman. A lively program of toasts filled the time until the regular Federation meeting.

REPORT OF THE GREGG SHORTHAND SECTION

Officers for 1917

President: James C. Reed, White-water, Wisconsin.

1st Vice President: John M. Hill, Oklahoma City, Oklahoma.

2nd Vice President: Nellie C. Collins, Galesburg, Ill.

Secretary-Treasurer: A. A. Bowle, 77 Madison Ave., New York.

With a larger attendance than ever before, the Gregg Shorthand Federation held its annual meeting Christmas week at the Hotel Sherman, Chicago.

The general topic for Wednesday morning was "The Three Divisions of Theory Work"—(a) Presentation, (b) Application, (c) Examination. Mr. Conrad Morris, of Rochester, N. Y., speaking on "Presentation" warned teachers against explaining too much, and advocated the balancing of theory and dictation work.

The paper on "Application" was given by Mr. Harold J. Russell, of Winnipeg, Canada. He dwelt on the value of the blackboard in introductory practice work, and on the use of supplementary material.

Speaking on "Examination" Miss Lula M. Westenhaber, of Madison, Wis., distinguished between the selective and the educative examination, favoring the latter.

Mr. Rasmussen, in his annual address as President, paid a glowing tribute to Gregg Shorthand and its author. He said: "The Forward Movement is one of the great educational reforms of the world, and as such should have the unqualified support and endorsement of all."

Mr. Morton MacCormac, statistician of the Chicago Board of Education, and president of the MacCormac Schools, said that he knew of nothing that would give students a broader viewpoint, that would make of them better citizens, than shorthand taught from a cultural standpoint.

The general discussion for the afternoon was "The Development of Speed"—(a) Matter, (b) Methods and (c) Execution. Miss Cora E. Holland,

of Detroit, Mich., speaking on "Matter," recommended its selection in the elementary class to emphasize the principles of the system, and in the advanced class to impart useful knowledge. The paper on "Methods" was prepared by Mr. Fred H. Cutler, and laid particular stress on the importance of phrasing and upon frequent tests. "Execution" was handled by Mr. Arthur G. Skeeles, head of the commercial department in the Elwood City, Pa., High School. He advised executional drills on the simple combinations.

"The Application of Efficiency Principles to the Teaching of Typewriting," was scientifically discussed by Mr. Ernest G. Wiese, of the Remington Typewriter Company, who showed how to get high speed without undue expenditure of effort. His remarks were based on exhaustive experiments, the writing of words being measured to the 1,500 part of a second.

Mr. Emil F. Trefzger, of the Underwood Typewriter Company, continued the discussion of this subject, laying the discussion on the importance of getting the right start. His points were illustrated by Mr. William F. Oswald, winner of the World's Amateur Championship, 1915, at 137 words a minute.

Mr. Paul A. Carlson, of Manitowoc, Wis., talked on "Efficiency Principles as Applied to Office Training." In addition to the work outlined in "Office Training for Stenographers" Mr. Carlson assigns certain routine duties to each student in the senior stenographic department, for the performance of which he is held responsible.

The Shorthand Speed Test

Keen interest was manifested in the speed contest of the Gregg Shorthand Federation for the cups awarded by Mr. Gregg, more than three hundred people assembling in the beautiful Louis XVI room of the Sherman Hotel to witness.

Dictations were given at 125, 150, 175 words a minute on solid matter, and 250 words a minute on court testimony. The following is a tabulation of the results:

In the reading, eight extra words were transcribed correctly by Mr. Julian, wrong reading and correction. These were transcribed correctly by Mr. Julian. This explains why Mr. Julian's total is greater.

The speed contest committee was composed of Mr. Hubert A. Hagar, Chairman, Mr. Rupert P. SoRelle and Mr. Frederick J. Rose, a court reporter of Chicago, assisted by Mr. E. J. McNamara, Chairman of the Commercial Department of the Eastern District High School, Brooklyn, N. Y. The reading was done by Mr. SoRelle (125), Mr. McNamara (150), and Dr. E. H. Eldridge, head of the Secretarial School of Simmons College, Boston, Mass.

MUNSON SHORTHAND SECTION

December 27, Morning

9 to 10:00—Reception and Registration.

10:00—Address of Welcome: Hon. John R. Newcomer, Judge of the Municipal Court of Chicago.

		250 word test		Net Speed Per Minute	Percentage of Accuracy
Name	Material	Words Read	Errors		
Frederick Julian	Testimony	1269	30	249.8	97.65
Walter S. Hammell	Testimony	1261	59	240.4	95.32
		175 word test			
Frederick Julian	Speech	872	39	166.6	95.52
		150 word test			
Walter S. Hammell	Speech	748	17	146.2	97.59
Cora B. Daugherty	Speech	748	24	144.8	96.79
		125 word test			
Cora B. Daugherty	Speech	628	13	123	96.3



F. L. Dyke, Pres.,
Private Commercial School Dept.

10:15—Greetings from Nebraska: Ione C. Duffy, Owner of the Van Sant School of Business, Omaha, Neb.

10:30—Greetings from North Dakota: Mrs. Annie S. Greenwood, State Normal School, Valley City, N. D.

10:45—Munson's Part in the Promotion of Shorthand: Harry F. Lee, Court Reporter, Chicago.

11:00—Personal Recollections of Jas. E. Munson: Symposium led by Mrs. Grace H. Harte, Attorney-at-Law, Chicago, and participated in by Mr. Lee, Mr. McDermut, Mr. Schneider, Mrs. Kelly, and others.

11:20—The Reading Power of Munson Shorthand: Address and demonstration by W. H. Shoemaker, Wendell Phillips High School, Chicago.

11:40—Shorthand in Night Schools: Joseph Schneider, Attorney-at-Law, Chicago.

December 27, Afternoon

2:00—Brains in Shorthand: James Abbott, Court Reporter, Chicago.



The High School Commercial Program

D. WALTER MORTON, A. M., C. P. A.

Dean of School of Commerce, University of Oregon, Eugene, Ore.

PAPER NUMBER 5

Retail Selling. It is suggested in the second year of the course, five periods per week be spent in the study of retail selling. The reason for this is that a study of the occupations of the graduates of high schools will reveal the fact, that many such students go into retail stores as salesmen. In fact, many graduates of the grade schools are found as salespersons in retail stores. The writer has had considerable correspondence, and some discussion of this subject, with men engaged in the retail store business, and he feels absolutely certain that this subject should be placed in the curriculum of the commercial department in most high schools. It can be made one of the most interesting subjects in the curriculum, for it enables the student to test his powers of oral expression. A miniature window, or counter, can be set up, one student selected as a salesperson, and several others as prospective customers. The business men of the country will be greatly benefited when such courses are instituted in the high school curriculum, especially in the large cities where there are thousands of retail salespersons employed. There are textbooks, such as Neystrom's *Retail Selling and Store Management*, which are so written as to be suitable for high school students in this subject.

Salesmanship. The statement previously made, regarding the occupations of the graduates of high schools entering the retail selling propositions, might be even more strongly made, regarding graduates entering general salesmanship positions. The problem in this country at the present time is undoubtedly a problem of distribution, and not one of production. The successful distributor, usually the salesman, can command a large salary, and inasmuch as sales positions are exceedingly lucrative, the very best men and women with sales ability, naturally gravitate sooner or later into such positions. The course in general salesmanship is also suggested, because such a course gives the high school student an idea regarding the qualifications necessary for a salesman, the methods of approach, introduction, closing the sale, etc. Abundant opportunity should be afforded for the student to write sales talks for various products. This course, like the retail selling, should be one of the most interesting, and one of the most practical courses which it is possible to teach in the commercial high school. The two courses, retail selling and salesmanship, together, would afford a year's study in the principles of salesmanship which would be exceedingly valuable to any high school student entering the sales field, and the second year is suggested as the proper place

to teach these subjects, so as to be sure that most students had this training, even though they might be unable to continue the course throughout the last two years. Many of the students entering sales positions never have had the training in stenography, typewriting and book-keeping, and students who do not have such training might find sales openings, provided they had the salesmanship courses before leaving school.

Vocational Guidance. As in the case of the one and two-year program, vocational guidance is suggested in the first year, which is suggested as perhaps the best time to institute the subject of vocational guidance, and to start the student's investigation into the possibilities of the various fields of endeavor, concerning which he must make a choice. It is possible that the interest of the students might continue throughout the course so that they would make independent studies of the various fields and do outside reading. The definite time assigned, however, we suggest as 5 periods per week in the first semester of the first year.

The subject of vocational guidance has received considerable attention and study in recent years, and the bibliography on the subject is quite extensive. The following are some of the articles and books on vocational guidance, which might be suggested to the teacher as a basis for class and personal study along this line:

Vocational Guidance: Recent References

- Allen, Frederick J. *Business employments*. Boston, New York (etc.). Ginn and Company, 1916. xi, 218 p. 120.
- Bate, W. G. *Vocational guidance in a small city*. American school board journal, 51: 11-12, August 1915.
- Bloomfield, Meyer. *The school and the start in life: a study of the relation between school and employment in England, Scotland, and Germany*. * * * Washington, Government printing office, 1914. 143 p. 80. (U. S. Bureau of Education, Bulletin, 144, No. 4). Bibliography: p. 133-42.
- Youth, school and vacation. Boston, New York (etc.) Houghton Mifflin Company (1915) xi, 273 p. 120.
- ed. *Readings in vocational guidance*. Boston, New York (etc.) Ginn & Company (1915) 723 p. 80.
- Brennan, John V. *The schools and vocational guidance*. American Schoolmaster, 7: 289-96, September 1914.
- Cleveland foundation. *Survey committee*. Cleveland education survey. (Sectional reports) * * * Cleveland, O., The Survey Committee of the

Cleveland foundation, 1915-16. 120.

Contains: Railroad and street transportation; Department store occupations; Boys and girls in commercial work; The building trades; The printing trades.

Jacobs, Charles L. An experiment in high school vocational guidance. Manual training and vocational education, 17: 81-85, October, 1915.

Tells of the life career study course given in the public high schools of San Jose, California. This course has been conducted for two and a half years with promising results.

Lewis, Ervin Eugene. Vocational guidance in high schools. Iowa City, Ia. The University (1914) 23 p. 80. (The State University of Iowa, Iowa City, University extension bulletin, No. 6.)

New York (City) Board of Education. Committee on high schools and training schools. Vocational guidance: report of the Committee on high schools and training schools submitting the report of a sub-committee * * * (New York, 1914) 68 p. 80. (Document No. 4.)

Westgate, C. E. Vocational guidance in the Stadium high school, Tacoma, Washington. Manual training and vocational education, 17: 511-14, March, 1916.

Williams, Herbert O. Vocational guidance. In California high school teachers' association. Proceedings, 1914. p. 54-62.

Psychological Tests

Berry, C. S. Value of psychological tests in determining life vocation. In Michigan schoolmasters' club. Journal, 1914. p. 88-96.

Blackford, Katherine M. H. and Newcomb, Arthur. Analyzing character. The new science of judging men; misfits in business, the home and social life. New York, The Reviews of Reviews Company, 1916. 488 p. illus. 80.

Hollingworth, H. L. Specialized vocational tests. School and society, 1: 918-22, June 26, 1915. Vocational psychology.

Kitson, H. D. Psychological tests and vocational guidance. School review, 24: 207-14, March, 1916.

Nutt, Hubert W. What can psychology contribute to the solution of the problem of industrial education and vocational guidance? Teachers' Journal, 14: 143-52, October, 1914.

Vocation Bureau, Boston. Vocational guidance and the work of the Vocation Bureau of Boston. Boston, Vocation bureau, 1915. 14 p. 80.

Vocational Guidance. Unpopular Review, 4: 343-57, October-December, 1915.

Weaver, Eli W. Profitable vocations for girls. New York and Chicago, A. S. Barnes Company, 1915. ix, 212 p. 120.

..... and Byler, J. Frank. Profitable vocations for boys. New York, Chicago, A. S. Barnes Company, 1915. 282 p. 120.



High Schools

Bate, William G. How can the faculty of the small high school establish a vocational guidance system? *Manual training and vocational education*, 17: 356-62, January, 1916.

This article by the Principal of the high school at Mankato, Minnesota, deals with conditions that are typical of many high schools.

Davis, Jesse B. Vocational guidance in the high school and its application to the church and Sunday School. *Religious education*, 7: 110-18, April, 1912.

A system of vocational guidance in use in the Central high school of Grand Rapids, Michigan.

Gayler, G. W. Vocational guidance in high school.

Psychological clinic, 9: 161-66. November 15, 1915.

From a study extending over a period of four years the writer found that a large percentage of adolescent boys and girls do not definitely decide upon their life work until late in the high school course, perhaps often not until after the course is completed, and that a large percentage of these students vacillate, now choosing one thing and now another. In conclusion he says "that there is a place in high school for vocational guidance. We ought to have more of it, but it should come in largely through the regular work and in many places, rather than in one place through one teacher teaching the particular subject. Every subject, every lesson has in it great possibilities. Every teacher is and must be a counselor and guide of youth."

Hollister, Horace A. Selective and advisory functions of the school. In *his High School and Class Management*. Boston, New York, D. C. Heath & Company, 1915. p. 112-24.

Jacobs, Charles Louis, comp. A Vocational guidance bibliography, prepared for school and public libraries and arranged especially for youths, teachers and specialists, compiled for the Commissioner of industrial and vocational education. January, 1916. California, State Printing Office, 1916. 24 p. 80. (California State Board of Education. Bulletin No. 12.)

Kitzon, H. D. Suggestions toward a tenable theory of vocational guidance. *Manual training and vocational education*, 16: 265-70, January, 1915.

Leavitt, Frank M. The school phases of vocational guidance. *School review*, 23: 687-96. December, 1915.

Lewis, Ervin Eugene. The Aims of Vocational Guidance. *Midland schools*, 30: 17-20, September, 1915.

.....Work, Wages, and Schooling of eight hundred Iowa boys in relation to the problems of vocational guidance * * * Iowa City, Iowa, The University, 1915. 34 p. 80. (The State University of Iowa. University extension bulletin No. 9.)

Marten, Charles. What are the vocational guidance bureaus accomplishing? *Better schools*, 2: 63-67, March, 1916.

National Association of corporation schools. Vocational guidance. In its Papers, 1915. 331-478.

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Odencautz, Louise C. Placement work for women and girls in New York City. Report of the committee on placement of girls of the vocational guidance association of New York. *Manual training and vocational education*, 17: 169-77, November, 1915.

Reed, Mrs. Anna Y. Seattle children in school and industry with recommendations for increasing the efficiency of the school system and for decreasing the social and economic waste incident to the employment of children 14 to 18 years of age. Seattle, Washington, Board of School Directors, 1915. 103 p. 120.

Richter, Leonard. The curriculum and vocational guidance. *Elementary school journal*, 16: 369-80, March, 1916. Contains bibliography.

Smith, W. R. Vocational guidance. Teaching, 1: 19-30, April, 1915.

Spaulding, F. E. Problems of vocational guidance. *School and Society*, 1: 480-84. April 3, 1915.

Thompson, F. V. Vocational Guidance in Boston. *School review*, 23: 105-12, February, 1915.

Davis, Anne S. Report of the Bureau of vocational supervision from April 1 to October 1, 1914. *Educational bi-monthly*, 9: 200-207, February, 1915.

Gives statistics showing the number of children dealt with through the Bureau, also information concerning the placement of children and "follow-up" work.

Davis, Jesse B. Vocational and Moral guidance. Boston, New York (etc.) Ginn and Company, 1914. viii, 303 p. 120. Contains bibliographies.

.....Vocational guidance in the rural school. *School Education*, 35: 4, 38. October, 1915.

Gowin, Enoch Burton and Wheatley, William Alonzo. *Occupations: a textbook in Vocational Guidance*. Boston, New York, etc. Ginn and Company (1916) xii, 357 p. illus. 80.

Greany, Ellen M. A Study of the vocational guidance of grammar school pupils. *Educational administration and supervision*, 1: 173-94, March, 1915.

Great Britain, Board of Education. Vocational guidance and placement work. In its Special Reports on educational subjects, vol. 28: London, Eyre and Spottiswoods, Ltd. 1914. p. 160-65.

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Harper, Jane R. A survey of opportunities for vocational education in and near Philadelphia. Philadelphia, Pa., Public Education Association, 1915. 138 p. 80.

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Guidance Committee, Hartford, Conn. January, 1914. (Hartford, 1914.) 23 p. 120.

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Austin, F. P. What high school graduates do. *Journal of education*, 65: 355, March 28, 1907.

Beard, E. J. H. What the boys who graduate from our schools do. *Midland schools*, 24: 292, June, 1910. Statistics. Occupations of graduates from the Newton, Iowa, high school.

Boston, Committee on drawing. What becomes of our grammar and high school graduates. In its Special report * * * on the evening drawing schools. Boston, Municipal office, 195. p. 67-68. Chart.

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Gives figures showing the number of Iowa high school graduates who teach.

High School graduates in business. *School journal*, 75: 780, June, 1908. Statistics. Commercial department, Springfield, Mass. high schools.

Pittenger, B. F. The distribution of high school graduates in five North central states. *School and society*, 3: 901-907, June 17, 1916.

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Winship, A. E. Commendable high school practice. *Journal of education*, 75: 471, April 25, 1912.

Every year the high school class of Oklahoma City, Okla., which was graduated five years before meets and the members report as to their occupations.

Winship, A. E. Yonkers. New York. *Journal of education*, 72: 6-7, January 1, 1914.

Gives statistics showing what becomes of high school graduates.



Planning a Civil Service Course

J. F. SHERWOOD, Ft. Wayne, Ind.
Formerly in the Department of Commerce,
Washington, D. C.

Description of Examination for Railway Mail Clerks

1. This examination is open to men only.
2. Applicants must be between 18 and 35 years of age.



3. Time allowed for the examination, 5 hours.

4. Applicants must be at least 5 feet 5 inches in height, exclusive of boots or shoes, and must weigh not less than 130 lbs. in ordinary clothing without hat or overcoat, and must have no physical defects.

5. The use of eyeglasses will not necessarily render a person illegible for examination.

6. Entrance salary is \$900 per year.

7. Any attempt to deceive in regard to height, weight, or age will be deemed sufficient cause for barring applicants from future examination.

8. Applicants must provide themselves with pens, penholders, pencils, erasers and ink; but not paper or blotters.

9. Each examination is complete in itself, and all the subjects in an examination must be taken.

10. All applications must be in ink and in the English language.

11. No recommendations other than those called for by the commission will be considered.

12. A person who passes an examination, but fails for any reason to receive an appointment, will not be eligible for re-examination for the same position until approximately one year after the date of the former examination.

13. Under section 28 of the Criminal Code of the United States any false statement in an application, alteration of a voucher or certificate, or the presentation to the commission of any such paper, is a violation of the law. A number of persons guilty under the statute mentioned, have been convicted.

14. The following are the subjects of examination and the relative weight of each subject on a scale of 100:

Spelling	10
Arithmetic	20
Letter Writing	20
Penmanship	20
Copying from Plain Copy	20
Geography of the U. S.	10
Total	100

Note: Items 7 to 13 inclusive apply to all Federal Civil Service examinations. The examination in the last two branches is second-grade; all the other branches first-grade. There are three different grades of examinations

conducted by the Civil Service Commission. They are known as first, second, and third-grade — the first grade being the most difficult.

The Post Office Service

Such positions as clerk, city carrier, assistant postmaster, rural delivery carrier, and fourth-class postmaster come under this classification. A board of examiners is organized at each classified post office for the purpose of furnishing information in regard to examinations and to hold examinations. For information relative to appointment to positions in third-class post offices, application should be made to the Postmaster General, Washington, D. C. Apply for information concerning examinations for positions in first and second class post offices, to the board of examiners at the post office in which employment is sought.

Description of examination for clerk and city carrier:

1. Applicants must be between 18 and 45 years of age.

2. Time allowed for examination, 4 hours.

3. Application form 1371 is required.

4. Applicants for examination for appointment to the Post-Office Service should apply for the "post-office clerk," "post-office carrier," or "clerk-carrier" examination, depending upon the position or positions desired.

5. Male applicants must measure not less than 5 ft. 4 in. in height in bare feet, and must weigh at least 125 pounds. This does not apply to female applicants.

6. Applicants, for the Post-Office Service are required to be physically sound and in good health.

7. Women will be examined for the position of "clerk" only.

8. The following are the subjects of examination and the relative weights of each subject on a scale of 100:

Spelling	10
Arithmetic	20
Letter Writing	20
Penmanship	20
Copying from Plain Copy	20
Reading addresses	10
Total	100

Note: This examination is known as a second grade or minor clerical examination.

Assistant Postmaster

Vacancies occurring in the position of assistant postmaster in first and second class post offices are usually filled by the promotion or transfer of competent persons already in the service. When they are not so filled, appointment is made from the same examination as for clerk and carrier described above, but a person who is under 21 years of age on the day of examination will not be eligible for appointment as assistant postmaster.

Rural Delivery Carrier

Examinations for the position of rural carrier are held only when the needs of the service require.

Applications are not accepted until examinations are announced. Age limits are 18 and 55 years. A copy of the regulations may be obtained from the U. S. Civil Service Commission at Washington, D. C. or from the secretary of the board of examiners of the civil service district in which employment is sought.

The subjects of examination and relative weights are the same as for the Post Office service. See above.

Time allowed for the examination, 4 hours.

Fourth Class Postmaster

A copy of the regulations governing the appointment of fourth-class postmasters may be obtained from the U. S. Civil Service Commission, Washington, D. C., upon request.

Following are the subjects of examination and relative weight of each subject on a scale of 100:

Elementary arithmetic and accounts	50
Penmanship	10
Letter Writing	20
Copying Manuscript Addresses	20
Total	100

For Bookkeeper, Departmental Service

1. This examination is open to men only.

2. Applicants must be 18 years of age or over.

3. Applicants are allowed 7 hours for the examination.

4. Applicants will be examined in the following branches:

Spelling	10
Arithmetic	15
Penmanship	15
Report Writing	10
Copying and Correcting Manuscript	40
Practice of Bookkeeping	10
Total	100

5. Competitors who fail to receive a rating of at least 70 in the subject of "Practice of Bookkeeping" will not be eligible for appointment and the remaining subjects will not be rated.

6. This examination is known as a first grade examination in so far as the common branches are concerned.

Clerk, Departmental Service

Age 18 years or over; Application form 304; time allowed 5 hours. Subjects of examination and relative weights of subjects on a scale of 100:

Spelling	10
Arithmetic	25
Penmanship	15
Report Writing	25
Copying and Correcting Manuscripts	15
Geography and Civil Gov. of U. S.	10
Total	100

Competitors who fail to attain a rating of at least 70 in Arithmetic or 65 in report writing will not be eligible

(Continued on page 22)



Making the Letter Head Make Money

LOUIS VICTOR EYTINGE

For a long time Mr. Eytinge's articles in various business and technical magazines have been considered the most authoritative ever written on the important subject of business correspondence. This present article is one of the best that has ever come from his pen. See the November number for the first installment.—Editor.

(Continued from January)

Dozens of banks use a syndicated letter, written by that master-strategist, S. Roland Hall—a letter, if you please, addressed to the newly-born baby!



No, the baby cannot read, yet the finesse shown in addressing the letter to the tiny tot makes sure that Mamma, Papa,

Grandma, Nurse and Neighbors are delighted with the delicate courtesy and happy phraseology of the letter. Be sure, too, that all of them read it smilingly. It congratulates the little one on his long-expected arrival—tells a bit of the longing and pain of the happy parents—says that the bank wants to help start things for that baby's future, for school and college, for home and happiness and in other generations of little ones. The bank has a desire to further that future and if Papa drops in on his way downtown, the Cashier would be delighted to congratulate him and hand him a small iron savings bank in which may be deposited the small coins going to form the nucleus of the larger deposit under the careful ministrations of that downtown bank. There is hardly a line of business which may not advantageously use a "selling to Baby" letter—the grocer, baker and candle-stick maker, it is all the same. A clothier sends baby a letter in which the hint is conveyed that Papa will carry his honors better in a Blank suit. A laundry tells Baby that it takes the greatest pains with infant's clothes and now that Mamma needs all her strength, it will relieve her of all laundry bother. A wholesale grocery house sends to each child born to any of its dealers, a baby's year book with a letter that hopes the first entry will be: "When Baby takes over the store, it will then buy its supplies from Roe and Doe." And so it goes—in almost every line. I've records of over thirty successful "selling to baby" campaigns and some day I'll write a chapter on this topic for *The Business Educator*, as it is a winning strategy.

A change in stationery, in colors, shapes and sizes—all these are forms of strategy, just as the aeroplane and the submarine. Charles "Happy" Sassaman, who directs the business of the famous Leathersmith Shops of Philadelphia, makes every one of his letters a personal message and one

of his successful strategies consisted in making the lettersheet three inches wider, using this excess for an order blank, which may be torn off and returned. The older letter, with its first page for the missive and the inside pages for descriptive matter and the like, is now much in vogue and when not too cheaply built, is quite effective. The strategy back of it is simply to lessen the enclosure nuisance, to prevent loss of price-lists and enclosures and to permit more illustrative printing. When the folder letter is well handled, it is more resultful than the single sheet with several enclosures. However, let me add this word of warning: Its efficiency depends entirely on the handling, this covering copy, printing, processing and plan.

A real estate broker wanted to make a quick sale of a \$15,000 country home. He had 68 photographic prints of the house in its tree-setting, made from an 8x10 negative, and these he tipped in on one part of a sheet of brown cover stock, on the other part pasting in a strong sales letter, the whole folding down the center into a portfolio. On the outside of this a skilled penman wrote in ornate long-hand, "A Home Waiting for You." Mailed in one of the large magazine envelopes to a selected list, it brought him more than 25 inquiries and offers and three of these were slightly above the price he had planned to name. The whole thing cost him less than \$75, still it was not the cost, but the strategy, which made the sale. It was the same way when Evan Johnson sent out a Birthday Celebration letter of his magazine *Office Appliances*. First he built a chaste folder, of deckle-edged stiff stock, printed in dignified black and white, using the inside pages for his main message, while to the front page he tipped-in a perfectly processed letter, designed to get the folder read.

Speaking personally, I have had some unusually good results, in campaigns of clients, with a variation of the ordinary folder. A little over a year ago I originated an end-opening folder letter—that is, it opens from the bottom rather than the side as in the common forms. A full sheet of standard 17x22 stock is trimmed one inch short, on one side, and then folded so that we have a folder of four pages, 8½x11 on the bottom or third and fourth pages, and 8½x10 on the upper, leaving the under page extending out nearly an inch. On the first page is processed the letter. The printed heading rarely carries the firm's name, rather some slogan, design or legend in harmony with the business or product. The usual business card, common stationery, is just as plainly read as ever, but it is printed on the third or under page, so that it shows plainly in the extensions. Frequently this lower portion of the bottom pages is used for order blanks. Thus in selling business books, the top page carried a two-color heading, "Business Helps for Busy People," and peeping out from below the top page was the name

and address of the vendor. The absence of the usual heading, when the letter is folded accordion style, appeals to one's sense of curiosity and is often a factor influencing sales. If your coal bills are high these wintry months and you open a letter which bears no meaningless picture of factories or strung-out lists of officers, rather the simple words, "Cutting Coal Costs," you are more inclined to go ahead and read, even though your trained senses may recognize it as a form-letter. Again comes a word of warning, for this end-opening letter must not be used to extremes, nor to carry too crowded a message. It should be used only on propositions demanding dignity or distinctiveness, where an effort at quality and character is aimed at, as this end-opening folder is at its best when only the third or under page is used for the printed copy and the first page for the letter. I have checked the returns in one campaign where the ordinary stationery and printed loose enclosures, the average reply carried an order for but one of the two products sold. It was rare to get an order for both—but when the up-ending folder was used, with its order blanks imprinted on the lower third page, the replies carrying orders for both products were well in the majority!

A list of 2400 names was evenly divided and the same letter, identical in body, was mailed to each part. On letters which went to one-half this list, was processed a little marginal note, running lengthwise, which read: "Ask President Blank about these books," naming a man well known in this field. The ordinary letters produced about 23½%, while that with the marginal note ran almost up to 3%. Right here, let me pass this tip: Do not neglect the postscript. It can serve as important a purpose in letter strategy as the scout in warfare. Phrased in question shape it often makes certain of reply that offers particular information—phrased as a time limitation, it often spurs to a speedier acceptance. In one instance, more than one-fourth of the replies brought additional orders for that specialty named in the foot-note—this, too, with no extra selling cost. Often it is used by big advertisers, for repeating the name and address of the local dealers, when replying to inquiries.

One of the most profitable jobs ever sent out by DeWitt Clough for his magazine, "Clinical Medicine," carried two bright copper pennies at the top of the sheet, with which to defray reply postage. Another bright Chicago advertiser pastes in the top-center of his letter the flaring headline, "You Don't Throw Money Away"—the cent to pay for a green stamp to be stuck on the return card, and he reports that the extra expense has been well worth-while. Claude King, of the Beacon Adjustment Company, when replying to inquiries about his "Posterettes," attached the original inquiry to the form-letter reply, with one of these poster stamps. The inquirer has lost the train of thought,

Side Lights on Bookkeeping

By ARTHUR G. SKEELES

Commercial Department, High School, Elwood City, Pa.

Students and Teachers are invited to write to Mr. Skeeles regarding the questions discussed in this series, or any other bookkeeping topics.

PART II

Double-Entry: Why and How

"How can I tell how much I spend for myself and how much the expenses are?" asked John Merchant, after I had made the statements shown in Part I.



"Easily enough," I told him. "You will need only a Cash Book, a Journal, and a Double Entry Ledger. That is, you will

need to keep a simple set of Double Entry Books."

"What is the need of double entries?" asked Mr. Merchant. "Isn't one entry for each transaction enough?"

"Because each transaction affects your business in two ways," I replied. "For instance, you should keep an account of all the merchandise sold, and of all the cash received; and to do that, you will need to enter every cash sale twice; once to show the amount of cash received, and once to show the amount of merchandise sold. And so of every other transaction. You will find, as you go along, that two entries are needed for every transaction."

"Do you mean that I will have to put down every cent I receive and pay out?" asked Mr. Merchant.

"Yes. That is the only way to keep your books, and know where you stand at the end of the year."

"Then I can't do it. Why, for me to run over to the Cash Book and enter every sale, would take more than half my time. My customers would think I was crazy. If that is what it means to keep books, I will have to get along without them."

"Oh, I don't mean that you must put down every separate sale. That isn't necessary. What you want to know is the total amount of your sales, and the purposes for which the money is spent. It will be sufficient if you enter the total received each day. You can readily do that. Suppose you have five dollars in change in your cash drawer in the morning. In the evening when you count your cash you deduct the five dollars, and the difference will be the money received that day, less any cash paid out. The payments made from the cash drawer during the day must be entered somewhere when they are made. If a freight bill or other paper is received, that will be sufficient. These items should be entered in the Cash Book each day."

"What are the items that go in the Expense Accounts?" asked Mr. Merchant.

"Everything that is paid out on account of the business, that is not in payment of merchandise to be sold," I replied. "Freight and drayage are really part of the cost of the goods, and should be charged to Merchandise. But Rent, Light, and such small items are charged to Expense."

"Why not keep a separate account for Rent, and one for Light?" asked Mr. Merchant.

"It would be correct to do that," I replied, "and it is done in large businesses. There is no limit to the number of accounts that may be kept."

"What items are to be charged to my Personal Account?" he asked to pay out of your salary," I replied.

"When you spend anything for yourself—anything that you would have to pay personally, even if you were working on a salary—charge that to your Personal Account. And you would better allow yourself a salary, and stay within it, just as you would do if you were working for somebody else. I will show you how to make the entry."

From the items in the Financial Statement (Form 1) we made up the opening Journal Entry (See Form No. 33, and then posted the items to the Ledger. Then we opened the Cash Book, and I showed how the total of receipts for Merchandise for a month might be found by adding the amounts received each day. Then Mr. Merchant was ready to proceed with his bookkeeping, which would not take much time or attention.

Cash	\$ 87.53
Merchandise Inventory	935.50
Traveler's Hotel	87.00
Furniture	115.00
Parsons Notion Co.	\$ 38.30
Cogswell Grocery Co.	39.17
Patterson Hardware Co.	87.25
Notes Payable	350.00
Notes Payable	150.00
John Merchant, Proprietor	550.31
Journal entry to open Ledger.	
(Form No. 3)	

EYTINGE

(Continued from page 26)

while the reply answers every question and here the two together not only refresh memory but make for definite decision. Of course, if the original inquiry is important, it is copied for the files, before being sent out again. This unusual handling lessens filing requirements, saves time in the offices of those making the query, since it demands no reference to past correspondence, serves to illustrate a good use of the stamps, but more so, it is unique enough in method to command a larger attention than otherwise. It is just strategy.

The most successful form letter ever used by the Hoefer Mfg. Co., of

Freeport, Illinois, (and they are constant users of Direct Advertising) was neither filled-in, signed, or dated. It was a letter going to heads of industrial plants, designed to sell Auxiliary Drill Heads, and the ninety words were so arranged on the sheet that they formed a gigantic question mark. Freakish it may have been, effective it certainly was, since it produced thrice the amount of business of any other letter used by the firm. Secretary Hoefer was enough of a strategist to appreciate the value of an occasional adventure into the unusual. So, too, was that fire insurance man, who occasionally sends out letters on scarlet cover paper, with his business heading standing blank in a border of flames.

I could go on naming hundreds of brilliant strategy of a mechanical nature, but are these not enough to make you seek occasional strategies for your own letters? All business people who have brains—let us use them a little more in our letters, for a letter is a little thing, with mighty power. It can destroy expensively generated good-will, or make life-long business friendships. Strategy in letters is but the evidence of ideas, of brains. Too much brilliancy, however, is to be avoided as it may interfere with the great central purpose, General Efficiency.

LAW

(Continued from page 31)

operative in South Carolina where three witnesses are essential to the proving of a will.

(3) A will is ambulatory, that is, revocable during the lifetime of the maker—and at his pleasure.

(4) There is no natural nor common law right to make a will. All authority by which wills are made is derived from some statute.

NEWS ITEMS

Miss Alice Schair, of Chamberlain, S. Dak., will have charge of the new commercial department in the Hot Springs, S. Dak., High School.

Miss Edna Forsyth, of Cresbard, S. Dak., has charge of the commercial department in Milbank, S. Dak., High School this year.

Mr. Ralph Parmenter, of Clark, S. Dak., is head of the commercial department in Montana Wesleyan University, Helena, Mont.

Miss Ella Hendrickson, of Mitchell, S. Dak., is teaching shorthand and typewriting in Cornell College, Mt. Vernon, Iowa.

All of these teachers were students in the Dakota Wesleyan Commercial School, Mitchell, S. Dak., last year.

Mr. C. J. Harvey, of Jefferson, Ohio, formerly of Ashtabula, Ohio, is now at the head of the Commercial Department of Brown's Business College, Terre Haute, Indiana, which means a good man in a good school.



MATHEMATICS

O. S. SMITH

High School of Commerce, Detroit, Mich.

WHAT ABOUT INTEREST?

One of the most confused subjects in arithmetic is interest. This is probably due to several causes, a few of which will be discussed in this article.



A casual glance through almost any text book will disclose "method" after "method," each one specifically labeled and carefully put into its proper receptacle, as a druggist might label and care for his poisons. Why all this confusion and nonsense?

We continually talk about "so and so" method, "billdad" method or "blank" method until the students forget how to solve an interest problem in trying to discover which method they know. Teachers are as much to blame as anyone else for this situation, because many of them have not thought much about the subject of interest except what they learned out of a text book some time or other.

The greatest trouble is that students can not count time correctly, especially the three denominations of time essential for interest, viz., years, months, and days, and further that there is no established ratio between the second and third denominations given above. As between the first and second, or between the first and third there is an established ratio, but when an attempt is made to force a constant ratio between each denomination successively the result is different, of course, to what we have established by law in most states as a legal year. Therefore, it has become an established practice to speak of "ordinary" and "accurate" interest, just depending upon which number is used as the number of days (360 or 365) constituting a year.

Then many books speak of the latter "method" or custom as being the practice in certain cases, in particular in calculating interest on government bonds or in transactions with certain government offices. This sort of statement is very difficult to verify. Some of the older books said that in calculating interest upon government bonds exact interest should always be used, but the more recent books are rather cautious about such a statement. As a matter of fact accurate interest as taught in most books is seldom used. In most cases government bonds are payable semi-annually, or quarterly, upon definite dates, such as January and July or April and October or, if quarterly, upon each of these dates or some similar dates.

Take, as an illustration, a bond for \$1000, at 4%, payable quarterly on the above dates. This would mean that

on April 1, interest amounting to 1% of the principal, or \$10, would be due, and likewise for each successive quarter. Now, if A should transfer this bond to B, say, about Feb. 21, B would pay A the market value of the bond plus the interest for 1 mo., 20 da. at 4%. In this latter transaction the interest would be based on 360 days to the year, in most all cases, though some banks use interest tables based on 365 days to the year.

In some of the states when bonds are bought back the interest is calculated as follows: On a bond like the above, assuming all conditions the same and a transfer to be made on Feb. 21, the interest would be 1% from Jan. 1 to Apr. 1, or \$10. From Jan. 1 to Apr. 1 would be 90 days and from Jan. 1 to Feb. 21 would be 51 days, therefore the accrued interest would be \$1.90 of \$10. For parts of other periods the same rule would apply. Solve this problem by the accurate interest method usually taught and note the difference in results.

In the teaching of interest we have undoubtedly made great progress so far as the method of presenting it to the student is concerned. The old books contained but few problems and they were mostly process problems which contained but little information for the student. Some of the books were purely local and made no attempt to say any thing about interest in general.

Some of the later books began to put forward certain methods and label them under specific names. This practice is to be deprecated and evidently has reached the limits of imagination, as the more recent books are treating interest from the standpoint of the business world.

It can be said truthfully that no one method is best under all circumstances, but it is gratifying to see most books and teachers settling down to one or two good methods.

The so-called "60 day" or "Banker's 60 day" or "6%" method seems best for all purposes when the interest is based upon 360 days to a year, and the "cancellation" method when interest is based upon 365 days to a year.

But beyond these, is the important question of counting time correctly. There are three methods of counting time, viz., exact days, months and days, and compound subtraction.

A careful investigation will show, beyond doubt, that the exact-days method and months-and-days method are the two most important in use. There seems but slight justification for the compound subtraction method. The rules of the New York Stock Exchange, governing the practice of counting time for calculating interest by its members, might be construed as compound subtraction, yet the secretary of that organization does not construe it as such, but rather as counting by months and days. Of the two methods mentioned above as being the most important, the months-and-days method seems to

have the preference among business houses. It must be remembered that each of these methods will, under certain circumstances, produce different results. This difference is seldom more than one or two days, yet on large sums of money the result in interest is worth considering.

As an illustration take the time from June 15 to Sept. 11:

By exact days the time is 88 days.

By months and days the time is 2 months, 27 days, or an equivalent of 84 days.

By compound subtraction the time is 2 months, 26 days or an equivalent of 86 days.

This seems to me to be one of the biggest things in teaching interest. I have tested class after class of 20 to 25 students who had "completed" their course in arithmetic and have found from 50% to 80% of them deficient in counting time. Most of their errors in solving interest problems were due to this one cause. Why is it?

In my own humble judgment it is because so much time is spent on differentiating between "this method" and "that method" of calculating interest that the different results obtained in counting time are not made clear.

NEWS NOTES

L. M. Goodwin, of Nevada, Mo., has been recently engaged as a commercial teacher in the Mankato, Minn., Commercial College.

Mrs. Edith Scales, of Monson, Me., is a new teacher in the commercial department of the Milo, Me., High School.

C. J. Harvey, of Jefferson, Ohio, is now employed in the Brown Business College at Terre Haute, Ind.

The Bryant & Stratton Business College at Buffalo, N. Y., has a new commercial teacher in Mr. C. E. Butcher, of Brampton, Ont.

Charles H. Rude, for some time connected with the Spokane Export School, Spokane, Wash., is giving up his work there to become a teacher of commercial branches in the North Central High School of that city.

The Neptune High School, Ocean Grove, N. J., has two new teachers on its commercial teaching staff this year. They are Ivan Ahlgren, of Kenilworth, N. J., and Roderic K. Stanley.

A. R. Beard, formerly principal of the Dexter, Mo., Business College, has recently accepted the principalship of the Camden Business College of Camden, Ark.

Marie Peters, of Lincoln, Neb., has accepted a teaching position in the Martin Luther Academy, Sterling, Neb., for the next year.

Mr. T. Jarrett, of the Education Department, United Typewriter Company, Limited, Toronto, Ont., Canada, in a recent letter stated that 1916 was the most prosperous year in Canadian Business College history. Good for Canada and her commercial schools.

Teachers of Isaac Pitman Shorthand in the Public School System will be pleased to know that "Pitman's Shorthand Dictionary" has been added to the regular textbook list for 1917-1919, in New York City, the supply list number being 9153. Other works added to the 1917-1919 list and published by Isaac Pitman & Sons are: "Advanced Typewriting and Office Training," "Pitman's Dictation Instructor," "Pitman's Spanish Commercial Reader," "MacDonald's English-Spanish and Spanish-English Commercial Dictionary."



ACCOUNTANCY

WINFIELD WRIGHT, LL. B., C. P. A.
Philadelphia, Pa.

PRODUCTION ORDERS

The first step required to get together a record of the cost of making any article is the entering up of a Production Order. The ordinary form should be about seven inches wide by five inches deep. The upper one third of the form generally appears as follows:



Production Order

No. Date.....
ToSupt.

This is your authority to manufacture the articles listed below.

Signed
Gen. Manager.

Below the heading there are generally six or more lines for listing the items to be made up.

1. About one inch of space should be reserved at the bottom for the following information spaces:

Received
Started
Finished
Shop Order No.....

We shall expect the members of the class to draw up these forms from the descriptions given. You must try after getting an idea of the number of points to be covered to see this form before you in the mind's eye, so to speak,—to visualize your ideas. This requires attention—concentration—and training our power of concentration is training and developing at the same time, our creative powers and our powers to complete—to consummate. It has been said that creation—concentration—consummation, are the three requisites of success; that they are the Alpha and the Omega of all healthy man-growth. The editorial writer, Horace A. Homes, said, "These three words have the ring of thought, action (punch), development, completion (attainment). These three 'C's' stand for all that man has ever accomplished. Of the three concentration is the most important, for with it the other two are bound to come into being. There are many people who can create, but who cannot concentrate. The man who concentrates will complete—he will consummate."

This work is worth all the concentration you can possibly bring to bear upon it. Draw up all the forms asked for and bring them into class. Remember that a form which will serve the purpose is easily drawn after you know what the form should contain or covers, and what information it should set forth.

Memorizing a number of forms is of very small value. It is better a thous-

and times to know what the form should set forth, for knowing this you can readily construct the form at any time.

The above described form is suitable for nearly all lines of business endeavor. The Production Order should generally be made in duplicate, and one copy kept in the main office. The office copy will be used later to follow up the manufacturing order.

As ordinarily considered, orders are of two general classes, namely:

(1) Production Orders, by which the production departments are set to work manufacturing (working on) some regular or special product which is to be sold to customers.

(2) Plant Orders. These orders relate to repairs and the maintenance of the grounds, buildings, and equipment of the plant and to new additions to and alterations of the same. They are necessary for the changes, improvements, and maintenance of the plant and equipment. In some establishments there are two series of orders, namely: (a) those for improvements and maintenance of the plant proper—that is, grounds, and buildings; and (b) improvements and maintenance of the equipment.

Both of these classes originate with the Factory Manager, who receives instruction as to all important orders from the General Manager of the company, who will authorize and keep in touch not only with the production of the plant, but in a general way with all changes, improvements, and maintenance expenses of the concern.

Often business goods are manufactured only as fast as they are required to fill customers' orders. In these instances the Production order to the Supt. should be two exact copies of the customers' order, as entered on the Order Records when first received.

This requires a form about the same size as the form above mentioned. The heading could well be handled as follows:

Production Order

No.
Received
Ship
Via
Make for
the following goods.

If this order cannot be finished in time to ship upon the date expected, notify the office at once.

.....General Mgr.

The lower two-thirds should be divided by vertical lines into five spaces, which should be headed as follows: Instructions, Quantity Ordered, Quantity Shipped, Size, and Description. These spaces are of different widths, the width in each case depending upon the volume of the data to be provided for.

Shop Orders

The Production Order is followed closely by the Proper Shop Orders, which are the written instructions of the factory superintendent to his gang foreman to do certain described work

or make up certain mentioned articles. The Shop Order may be for the manufacture of a certain article complete, or may be for a score or a hundred parts which will be assembled later into the completed article.

The upper one third of this form, which is of about the same size as the ones just mentioned would ordinarily appear as follows:

Shop Orders

Shop Order No.....
Piece No.
Drawing No.
To be completed.....
Date of Order.....
Production Order No.....
Material
Completed

About one half of the form is next set aside and ruled up to show the quantity to be made and the description of same.

The balance of the form should ordinarily appear as follows:

Execute this order and return to factory office upon completion of the work.

Charge all material and labor to the above Shop Order number.

.....Supt.

Under the heading Description, clear and full directions should be given. Nothing should be left to the imagination or judgment of the factory worker.

The special features of the next form (see below) are the spaces for Card number and Total Cards.

Heading

Shop Order

Shop
Part No.
Drawing No.
Card No.
Total Cards
Date of Order.....
Production Order No.....
Wanted
Delivered
Quantity
Material

The body of the form occupies this space which is ruled, horizontally into about six or eight spaces and vertically into two,—one space for Quantity and the other for Material.

The bottom section, about one-fifth of the form, should be arranged as follows:

To Foreman.....Dept.
Execute this order and deliver parts to.....Department, returning this order to office,.....
.....Supt.

When a Shop Order is made out, as many copies are made as there are shops, or departments, through which the work must pass. The number of the copies of the order is entered under the heading, Total Cards, i. e., the order for the shop doing the first work upon the job is numbered No. 1, the second No. 2, etc. Numbering Shop Orders is of material help in tracing and routing orders through the shop. This especially applies in all cases of delay.



Side Lights On COMMERCIAL LAW

P. B. S. PETERS
Manual Training High School
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LAST WILL AND TESTAMENT

A will is the legal expression or declaration of a man's wishes in regard to the final disposal of the testator's property or the like, after his death. To be valid the will must be executed in the form prescribed by law, and it is of no effect whatever until death.

The word "will" is of common-law origin, and corresponds to the Roman or civil-law term of "testament." The word *testament* originally pertained to the disposition of personal property according to the expressed wishes of the deceased, while the granting of real estate was known as a *devise*. It may now be said that *will, testament, and the redundant expression last will and testament* are the more general and popular terms. They are for all practical purposes synonymous, and embrace equally the disposition of real or personal property.

Ancient Origin

In common with all other fundamental principles of law, will are of very high antiquity; since their earliest beginnings cannot be determined with any degree of accuracy. One of the earliest recorded dispositions of property by means of a will is that of Jacob, of biblical times, who bequeathed to his son Joseph an inheritance double the portion of that of his brethren. This will was carried into execution many hundred of years afterwards when the posterity of Joseph were divided into distinct tribes, while the descendants of each of the other patriarchs formed only a single tribe. An earlier instance said to be the discovery of a written will in Egypt, executed some 2500 years B. C., in which the testator bequeathed his property to his wife for life with other specific stipulations—which was duly signed, witnessed and attested in a manner very similar to modern forms of wills.

The right to dispose of property, either personal or real, does not appear in any of the known primitive systems of law, and in the primitive age of many nations wills were unknown. The Code of Hammurabi, containing the laws formulated by a ruler who reigned twenty-three hundred years before Christ, or one thousand years before Moses received the Ten Commandments on Mount Sinai, treats of the laws of money and banking, weights and measures, divorce and dower, crimes, and other topics, many of which are similar to the laws now enforced, and yet singular to state, there is no reference or

mention made in the wonderful code of wills or the disposition of property by a testator.

According to Blackstone, there is no trace of any time when the power of bequeathing in some form or other did not exist. This right did not extend originally to all of the property constituting a man's wealth. During the reign of Henry the Second, a man's goods were divided into three parts, of which one went to his wife, another to his children, and the third to be disposed of by will. But if he died without either wife or children, the whole was at his disposal by will. These shares of the wife and children were known as the reasonable parts. In time this law was abolished throughout all the Kingdom of England, and a man might devise all of his chattels as freely as he could his third part.

The feudal system which was introduced into England by the Norman conquest brought with it the right to dispose of real property and personal property as well. Personal property might even have been willed by parole because such property was very insignificant in value in those days.

Moral Rights

Blackstone gives it as his opinion, after a careful study and examination of the origin and rights of property, that no one has a moral right to be the heir or successor of another. More than that he contends that no child nor relative, however near, has a moral claim on any property left by a deceased person. Nor has any one the right to say what shall be done with his property after his death.

Since this right is not a moral one, it can then be conferred only by statute or general laws. And the statutes in doing so, looks not to private rights, or interests, but to sound public policy. Therefore no right of descent, or disposition, of property as exists, unless there is authority of law. The whole subject is regulated by statute according to the views of what is best for the citizens of the country; and these laws may be changed or remodeled as often as it pleases without infringing the private rights of anyone.

Canon Law and Common Law

There are two kinds of law governing wills: Canon law and the common law. Our statutes, in general, follow the Canon law with regard to wills, while England adheres to the common law, which says that husband and wife can never be the heirs of each other. Our statutes say they shall be the heirs of each other in a certain character. This is what we call the Canon law. In England, a married woman may not make a will of her personal property without her husband's consent. This is not true in the United States.

The Roman law had a provision by which a father was prohibited from disinheriting a child. No such rule has ever existed in England. In many of the states in our country, the statutes provide that it shall be pre-

sumed that the child has been forgotten in the will if his name is not mentioned, and that it is not intended that he shall be disinherited. It is known as the statute of omitted children. According to the Roman law if any man chose to disinherit his heirs he had to do so upon good cause and during his lifetime. This could be done by a sort of sale in which he transferred not only his right of ownership, but also the rights of the family as well.

Property may be willed in all the United States. The statute regulations on the subject are substantially the same and have been taken from the English statute of Henry the Eighth and Charles the Second. In Louisiana, the power to dispose of property by will is limited to two-thirds of the estate the testator leaves, at the time of his decease, he has a legitimate child; or one-half, if he leaves two children, and one-third if he leaves three or a greater number. The law in this state was borrowed essentially from the French Civil Code.

Contracts

A will differs from a contract in several respects, the most pronounced differences being (a) it is revocable; (b) it is voluntary—that is, without consideration, and (c) it requires no acceptance.

A will has four distinct characteristics: (1) A will is construed by the courts with less technical strictness than a deed or other written instrument. Since intent of the testator is the controlling feature, and the technical meaning of words and phrases must yield to such interpretation. It is said that false English and bad Latin will not set aside a will; so that if a man devises his "worst coat" the legatee will take the oldest coat of the testator.

The proper use and selection of words in the construction of wills is a very grave duty. It is said that "A will has no brother," meaning that no two are alike. A will that gave a large sum of money to the wife of the testator "to hold, possess and enjoy during her natural life" and at her death to go to an educational institute, was construed to mean that the widow might spend the entire amount, which she promptly proceeded to do, and the college got none of it. If the instrument had provided that she should merely enjoy the income there would have been a different result.

(2) A will of real estate must be executed in accordance with the laws where the land is situated; while a will of personal property must be in accordance with the law of the testator's domicile. Where a will is designed to affect land situated in different states, it must be executed in conformity with the laws of each place.

A will was drawn in Michigan. The testator owned property in Michigan, in Missouri, and in South Carolina. The will had but two witnesses, which made it comply with the laws of Michigan and Missouri; but it was in-

(Continued on page 28)



VOCATIONAL GUIDANCE

F. E. H. JAEGER

East Side High School, Newark, N. J.

THE TEACHER

Five hours may constitute the legal day for a teacher, but the teacher who stops at this will soon find himself slipping backwards.



It isn't enough to have graduated from a high school and some business school, and then taken up teaching as many of us did some years ago. The commercial

teacher of today must do more than that; he must keep abreast of the times, and this means that after he has put in his required five hours of straight teaching, without considering his overtime, or extra work with backward pupils or taking part in other school activities, he must study and advance himself along his own lines.

The standard is being raised each year until now in practically all high schools, the qualifications necessary to get a position as teacher in the commercial department are as severe as in the academic branches. We can offer no objections to this, as the public has a right to expect that the teachers of its children who take the business branches should be as well equipped mentally as those who expect to go to college.

Commercial teachers are as well paid, and in many cases better paid, as teachers of other departments, but for a long time, I am sorry to say, they were inferior mentally, and I do not wonder that the academics looked down upon the commercials. Again the standard was too low in the department itself. This was especially true in the bookkeeping where the old individual method was in use, and all the pupil needed to do to get credit for his work was to fill a set of books with entries. Everybody passed, and all the teacher (?) did was to sit at his desk and check papers, something the academic teacher did outside of class and after he had taught a class a whole period.

In the larger cities the commercial teacher now has a splendid opportunity to take university subjects which apply directly to his work, and which lead to a degree. The classes are held in the late afternoons, evenings, and on Saturdays.

I do not know of any city with a population of 200,000 or more, where there isn't an evening law school, and law is a favorite and especially profitable subject with many teachers. Courses in accounting, leading to the C. P. A. degree, are also taught in practically all large cities.

Several of the larger universities now are giving extension courses in nearby cities. These take shape in the

form of lectures and are highly instructive, besides being very interesting. One special advantage of these lectures is the broadening influence they give the teacher.

There has been a criticism against commercial teachers by many school authorities, and this we must admit in many cases is too true, that the commercial teacher may know shorthand or penmanship, but he doesn't know anything else. Good lectures help to overcome this deficiency.

One of the middle western universities teaches a large number of its courses by correspondence, and allows the student to do about half of the necessary work for a degree at home. By taking summer school work, the progressive teacher can in a few years work out a degree.

Some years ago I started a course in Business Administration with a certain state university, and was very much pleased with the work, but unfortunately the course was not well systematized and the university dropped it after a short time. I do not know whether they have resumed correspondence teaching or not, but this has not kept me from taking other correspondence courses, which I highly recommend to teachers who cannot attend regular classes. I have taken six courses by correspondence, one a so-called three year course in Business Administration leading to a degree, and aside from the degree joke, I can conscientiously say I have derived great benefit from them. It would be out of place here to mention the several really good correspondence schools, but a careful perusal of the advertising literature of these schools will help differentiate between the good and the bad.

In the last couple of years several of our better commercial schools have given teacher training courses in the summer, and it seems these schools have been well patronized, showing an earnest desire on the part of the teachers to improve themselves.

Another method of becoming better equipped mentally is the home reading plan. Some of the most polished, highly educated people I have met gained most of their education in this way. By a careful selection one can get the elements of a liberal education by home reading. Long before Dr. Eliot published his seven foot shelf, there was a list of books published by a Detroit Sunday paper of about twelve books intended to give the careful reader the essentials of a liberal education. These books were chosen by a Southern Educator and included such books as Emerson's Essays, Froide's Caesar, Darwin's Origin of the Species, and Swinton's Outlines of World History.

Every commercial teacher ought to spend considerable time in the offices of various business places. Much technical information of direct benefit to the pupils can in this way be gained. I would include in a teacher's qualifications at least six months spent in an office having at least five or six

bookkeepers and stenographers. This experience could be gotten in the summer without loss of time by the teacher, and in most cases he would be paid for his time. I can't understand how a teacher without this experience can go on year in and year out teaching business branches without knowing something about business himself.

Many teachers do accounting and shorthand work outside of school hours the entire year. A little of this work is very good, but too much is apt to have a bad influence on the teaching. I know teachers who are more interested in their outside activities than in their teaching, with the result that not enough enthusiasm is shown in the classroom. It is hard to serve two masters faithfully. A man who spends every minute outside of regular school hours, and on Saturdays and holidays, selling real estate, automobiles, or keeping books, certainly is not doing efficient work as a teacher.

A decidedly new feature in helping teachers to qualify themselves is the monthly convention, which is local in character and can be carried on in any section. A group of teachers of any subject meets once a month and has a dinner, after which several speakers discuss methods of teaching, and various topics of close relationship to the subject. This stimulates the teacher to do better work and become better prepared. He is also given a chance to prepare a topic for discussion at one of the meetings. This preparation of a topic, if done right, is of great educational value to any one.

In summing up, with all the fine resources for study at hand, there is little excuse for the commercial teacher not to continue his education until it shall be said that he is as well equipped as any of our teachers, be they academic, manual or commercial.

Mr. A. P. Armstrong who, our readers will recall, was for many years proprietor of the Portland Business College, Portland, Ore., and who for the past four years has been superintendent of the Multnomah County, Oregon, schools, has returned to commercial school work, as part owner and principal of Holmes Business College, Portland. In a recent letter Mr. Armstrong stated that in resuming his educational specialty he identified himself with an institution well and favorably known throughout the Pacific Northwest, and to the upbuilding of which he shall devote his time, and best energies.

We know that commercial school men generally will be glad to learn that Mr. Armstrong decided to return to commercial school work. This reveals that his interest in commercial education has not been lessened by his work in the field of general education, such as he was required to perform as county superintendent.



A Knight of The Road

The Story of a Modern Highwayman

By CHARLES T. CRAGIN

Westvale, to which place Knight had been assigned, was a country village far up in the East of the lordly Hudson hills. A couple of churches, some stores in a few business blocks, and a long street with houses painted white, and set well back among shapely maples and gracefully arched

elms. There was a fine open space making a sort of square in the middle of the village, where stood the usual band stand upon which the Westvale Silver Cornet Band discoursed more or less sweet music on Saturday evenings and on Fourth of July. Around the village were a good many small but thrifty farms and there were the usual doctors, lawyers, and insurance agents, having their offices in the second stories of the few business blocks facing the square. There were within the town boundaries twelve or fifteen hundred inhabitants, mostly people of intelligence, somewhat like those who made up the population of the New England country villages, not far away to Eastward. A people of culture, refinement, and education were many of the families that made up the population of these rural villages of New England, and the dwellers in Eastern New York were much like the denizens of the adjacent New England. Very good territory indeed was this for a book agent, who had a book of merit to sell, but a poor territory for books that were written simply to sell. For these people without much money had excellent literary taste, and it was to them that Steve Knight appealed as a book agent.

I don't know whether the young man had been succeeded under ordinary circumstances or not, for he was woefully green and the general agent who had hired him had little time to give him instructions, but handed him out the usual book of instructions to agents. A sample copy of the book, and a folder showing the different styles of binding, and let him loose on the community, advanced him ten dollars to pay for the first few days' board, and gave him instructions to draw on C. L. Webster & Co., for 20% of all sales made. Delivery was to be attended to by another man, at a later period, and then 13% more was due the agent when the book was taken and paid for. The book of instructions said: "Visit the clergymen first. Give them a copy if necessary, but make them pay for it if you can. Get them to head your list anyway, and if possible to introduce you to a few of the leading members of their churches. Then tackle the doctors, and the lawyers, and after you have

canvassed the village take in the well-to-do farm people of the town."

This book was bound to be a big seller; for a grateful Nation, now that Grant was dead, did what nations, which show small gratitude during the lives of great modest men nearly always do after they are dead. Grant had led the armies to victory after all other leaders had failed. And then he had been allowed to retire from the Presidency with no means of providing for himself or his family. That is a beautiful feature of our American government. This great nation takes a man, generally of small means, exalts him to the highest position on earth, for no man occupies a higher station than the President of the United States; pays him about the salary that a first class base ball player or moving picture artist gets for a term of four years or eight years at most, and then turns him loose to preserve the dignity of the high office he has occupied, by retiring in genteel poverty, accepting a college professorship, or writing sensational articles for fifteen cent magazines. This is the richest nation in the world today, and one of the first things it should do is to provide an honorable retirement for its ex-presidents with an allowance during life sufficient to provide for them a life of dignity and freedom, from financial cares. Give the ex-president twenty-five thousand dollars a year as long as he lives, and when he dies provide an insurance for his family of one hundred thousand dollars. That would be a very small item in the budget of this nation. There are only two ex-presidents living at the present time, and long may they live. I don't suppose Mr. Roosevelt could possibly stop making money; to do that it would be necessary to stop scolding, and scolding is the breath of his life, and as long as he continues to do it, some sensational publication will pay liberally for it. But presidents would be willing to live a dignified life if they were free from financial worry.

A Village Campaign

The first man in Westvale who fell a victim to Steve Knight's maiden efforts as a book agent was the good old Presbyterian minister, who was very deaf, and only Knight's experience on fishing boats in Penobscot Bay, where it was quite customary to yell orders that must be heard above the roaring of the sea wind and the flapping of sails, enabled him to convince the old gentleman that he ought to have a copy, two volumes, price \$7.00, of the "Personal Memoirs of U. S. Grant." The old gentleman was a little doubtful about General Grant, any way. He had heard that the General had never joined the Sons of Temperance. Knight called his attention to the fact

that Lincoln wanted to know where Grant got his whiskey, so he could send some to his other generals, and the minister had to admit that a man who could work to the last gasp for love of his family was not so bad, for he remembered the words of the Master that to those who had loved much, much should be forgiven, and so the minister's name headed the list and he didn't ask any reduction of price on account of his profession, and promised to introduce Steve to some of his leading church men at a later date. With the young Methodist minister, a new comer from the West, the case was different. He had a not very old wife, and three quite new children and his salary was six hundred dollars a year, and an annual donation party to which the donors came in large number, tramped over his carpet, trod pop corn and molasses candy and ginger bread into its fiber, and ate up pretty much all of the donation. "I'll tell you what," said the young minister, "I would like that book awfully well for I sure did like General Grant. He came from my state, Illinois. My old dad fought under him in the army of the Tennessee at Shiloh and got a bullet in his shoulder; but my dad was like Grant, he didn't know when he had got enough, so he went ahead and lost a leg at Fort Donaldson, and that put him out of business. I sure would like that book, son, but seven dollars is more money than I've had at one time since I came out of the seminary and went to saving souls out here in the East, where there's so many more souls need saving than there is out in God's country where I came from. There's an awful lot of Methodists, and God must love them, because He made so many of them, but sometimes I wish He had made them a little better off. My wife hasn't had a new dress since we were married four years ago, and if I should get a full suit of clothes all at one time, I wouldn't know myself. I'd feel so strange." And so it came to pass that Knight put the Methodist minister's name on the list with the cabalistic letters, D. H. after it. It took the boy half a day to get the two ministers, but after that it was easy going in the village. A few Puritanic people hesitated because they had heard that General Grant drank freely, and because they had heard he had swindled a lot of people out of their money in the Grant & Ward failure, but these were few and far between, and the sentiment inspired by his services to the Nation, his heroic death and the beautiful modesty and simplicity of the story of his life told by the great soldier made the book an easy seller. The hotel keeper at his bar, the lawyer over his briefs, the doctor mixing the pills and the butcher, the baker and the candlestick maker all subscribed, and the agent's commissions were seldom less than ten dollars a day, which was quite a different thing from ten dollars a week at a bookkeeper's desk, and the young man began to gain confidence. He found something interesting in every different phase of humanity he en-





countered, and so, when the village was canvassed, he went out to the farms with head erect and heart full of courage, and then came a striking interlude.

An Agricultural Interlude

It was about three of a sultry, hot and silent day in late July that Steve Knight walked up the narrow lane that led to a large white farm house set back a few rods from the highway. A gate at the end of the lane led into a well kept door yard, and a large barn back of the house, and a little to one side showed through its opened doors the partly filled hay mows, and a rack loaded with hay stood in the barn door.

An elderly woman and a girl of sixteen or eighteen were standing in the open barn door looking up helplessly at the great mountain of hay piled on the rack. Steve opened the gate leading into the door yard, and instantly a tremendous part-bull-and-part-mastiff dog came at him with open jaws, bared fangs and an ominous gr-r-r-r which produced instant and startled action on the part of the two women, and the younger rushed forward eagerly and said: "Oh, Mister, get outside the gate quick, he is dangerous! Tige! Come back here! come back here!" but the dog didn't come back here worth a cent, nor did Steve get outside of the gate worth a cent, but calmly went straight ahead and patted the snarling, growling, menacing brute on his big, savage, tiger like head. "What's the matter with you, old fellow?" said the youth. In passing, he it said, that on his native heath in good old Rockland, there wasn't a dog in town of high or low degree that was not an intimate acquaintance, and personal friend of Steve. Now dogs, cats, children and old people know a friend by instinct, and this big brute was no exception. The nondescript closed his gaping mouth with its formidable teeth, his startling eyes lost their hostile glare, and, after a brief moment's pause, his tail wagged in friendly manner and his nose snuffled the out-stretched hand. The girl, her eyes staring in amazement, came up with a sudden stop and clasped her hands at her throat. "Oo-oo-h Mister! you took away my breath. We don't let him out day times generally, but the farm hands are on a strike and they are mean and ugly and threatened us, and so we let him loose. It is strange he let you touch him. He will never let any of the men touch him, and only my mother and I dare go near him." "Oh, you see I know dogs and dogs know me. I never saw a dog vet that I couldn't get acquainted with on short notice," said Steve, and then his voice was lost in a deep roll of thunder that came booming down from the mountain range of the Berkshires far to Eastward, and the sun, which had shone dimly through a hazy mist of gathering clouds, went out as a black thunder head swept up and covered it.

The older woman had by this time come out from the barn to the group

gathered around the dog, which was now augmented by a small boy of nine with towed hair, freckled face and bare feet and a stolid looking Swedish girl of fifteen, evidently a servant girl or maid of all work. The woman was an anxious faced, angular, female of fifty or thereabouts, flat chested, with straggly gray hair done up in a tight doughnut at the back of the head and a pair of keen gray eyes that gleamed behind steel bowed spectacles as she cocked her head sideways and looked apprehensively upon the rising thunder clouds coming up from the West.

"Well, well!" she said. "Young man you do certainly seem to have a great gift with dogs! I didn't suppose anybody could come near our Tige! Oh dear! I don't know what we shall do! That miserable Cole Dyckman has cut down as much as four great loads of hay and there it is out there waiting all nice and dry to be put into the barn and he took the two Polish boys and the Irishman Flanagan off with him to Newburgh yesterday, where his brother Joe, one of the worst scamps in this whole county, is leading a strike of foundry men, and he came back here yesterday full of the right of labor and beer, and whiskey, and took those boys off on a strike to make me give them three dollars a day to help me cut my hay, and I couldn't do it, and here we are with that great load of hay on the wagon in the barn and four loads waiting out there in the field and a thunder shower coming up that will spoil it if it gets wet, and only an old woman and two silly girls and one little boy—and what can we do? Law sakes! What can we do!"

"Well, ma'am, this is pretty tough luck and it sure is going to rain," said the youth, "but I was a good old horny handed farmer myself once, ere I rose to wealth and fame by the sweat of my mouth selling. 'The Personal Memoirs of U. S. Grant,' and I guess I can help you out on a pinch. 'Now is the time for all good men to come to the support of their countrywomen.' Have you got the horses to get in the hay?" and the youth threw off his coat and laid his sample book on a chair beside the open door to the kitchen on the back veranda. "Come huh, let's get a hustle on and hitch up them horses. Can you harness horses?"

"Betcher life I kin. Be you going to help get in the hay?" from the kid.

"Surest thing you know, old scout. I am the man that put the hus in hustle, so get a move on," and the red headed kid vanished in a cloud of dust which rose from his flying bare feet. "Well ma'am, the first thing to do is to get that load of hay off in the mow. Can these two good looking girls take care of it if I toss it off to them?"

"Indeed, we can," said the young women.

"Yes, indeed they can" said the old lady. "Tillie you go out and help Julia take care of that hay," and the two girls hurried to the hay-mow while Knight climbed on top of the

load, and in a few moments great clorkills of the fragrant timothy and clover were tumbling over on the loughing girls who trod it lustily underfoot. In a short time the hay rack was empty, for this long armed brawny son of Maine was at home in the hay field, if he was not in the school room, and by this time the small boy and the old lady had hitched up the pair of horses and soon the rattling of wagon wheels announced the coming of the hay rack in the open field where a great number of hay cocks were awaiting the pitchfork of the hay maker.

It was lively business, the Swedish girl and the small boy loading the first mounting hay-loads as it was tossed upward by the strong arms of the newly enlisted helper, while the old lady and the daughter scratched around with rakes and guided the hurrying team. The black clouds rose slowly but persistently and deeper, longer and more menacing came the ominous growl of the thunder, while vivid streaks and dazzling chains of forked lightning lit with livid glare the gathering gloom and split the dark masses of cloud asunder.

Three times the hay wagon hurried back and forth from the barn, and just as the last hay cock was tossed on the fourth load a blinding flash following by a stunning report, a shriek of wind and a rush of rain let lose the storm upon them, as laughing and shouting they dashed the hurrying horses in through the wide open door of the barn and the hay was saved.

"By George that was a close shave!" said Steve, as he dashed the mingled sweat and rain from his wet hair and brows and loosed the steaming horses from the wagon.

"Indeed it was," said the old lady, "a very close shave indeed! And young man we have a great deal to thank you for, for that was our very best hay, and I do hate to have nice hay when it is all just right get wet and have to be dried over again. It is never so good, you know, even if the weather comes bright and sunny the very next day."

The sun had already sunk below the horizon and night was upon them, and there was nothing to do but remain over night at the farm house, and the young man was shown to the best room, where he brushed his clothes, washed himself and made himself appear once more the book agent, and then, after supper, the old lady told him further of her troubles. The husband had died two years before, and left them with quite a large farm and very little money with which to carry it on. The girl, now seventeen years of age, had been away to school in the neighboring city of Poughkeepsie, and of course was of little help. The boy was too young to do much except some chores about the farm, and so hired help must be depended upon. But hired help was already getting scarce on the farms, and was finding its way as fast as possible to the neighboring small cities, and being rapidly drawn into the swift current



sweeping all the desirable young blood for hundreds of miles of country into the great maelstrom of New York. The result was that only unreliable and often vicious and always shiftless help was to be obtained. A few Polish and Italian laborers could be picked up from time to time, but during the life of the head of the family, Thomas Granger, he had been able to get pretty good work out of the Dyckman's, a family of low degree who worked intermittently long enough to get money for rum and tobacco, but much preferred to hunt and fish and spend a great deal of leisure time at one or two low groceries that were tolerated within the town limits. The old man Granger was a stern hard fisted man, and the Dyckman's feared him, but after his death their attitude towards the women of the family had changed, and when Joe, the oldest and a good deal the most intelligent of the family, had gone to Newburg and found employment in the iron works the next younger, and the desparado of the family, Cole Dyckman, became head of the small, lawless, worthless, and weakly vicious element that is always to be found in every country town. And it was he, with a Polish boy, a young Italian, the Irish drunkard Flanagan, and a rather worthless negro who had contracted to cut the widow Granger's hay and store it in the barn for a certain amount of money and then, inspired by his brother's eloquence during a visit to Newburg, where a strike was in progress, had come back and demanded a flat rate of \$3.00 a day for each member of the choice quintet. The other did what Cole Dyckman ordered out of fear of his hammering fists, for he was a brawny, bull-necked low browed

youth of twenty with a heavy under-shot jaw and about the intelligence of a guinea hen. He had gone off promptly with his followers upon the refusal of the widow to meet his demands and left the well seasoned hay to what he knew would be the damaging effects of the coming thunder storm, and it was high time that all the grass was cut and in the barn, for already mid July was passed.

"Well, Mrs. Granger," said the Yankee book agent after the lady concluded her story, "farming is not my business just now, but you seem to be in a mighty bad fix, and I don't see but what now I have got started I have got to help you out, and stop selling books for a week or so and once more become a haymaker. But we need more help, and tomorrow morning early you let the boy go down to the telegraph station and I'll send a message to some friends of mine down in Katherine Street in Poughkeepsie. They're school chums of mine, and I'll bet they will come up here and help out when I tell them what's wanted, and so was composed the following message:

"Tennessee; 39 Katherine Street, Po'keepsie, N. Y.

Get Texas and the idiot and come up here for a few days haying. Women in distress. Good pay. Don't fail.

STEVE."

Mr. Sherman McVeigh, President of Bliss Business College, North Adams, Mass., is now president of the city council of the city of North Adams, having been elected to that position January 1st. This speaks well for McVeigh, for commercial education and for the city. Our congratulations to all concerned.

BROWN

"Do it up brown" may have meant good, had or indifferent, we are not sure, but we know it did not mean any reflection upon our good all-time friend, E. L. Brown, of Rockland, Maine, whose contributions come as regularly as clockwork and almost as exact and a deal more artistic. We are disposed to believe that human hand never combined more skillfully the artistic and the serviceable than in the Lesson-Designs he is now contributing to our columns. The specimens in the January, February and March numbers are marvels of composition and execution, conception and skill being combined most artistically.

A decade ago we thought surely Mr. Brown had attained his artistic majority, and that 'ere this he would have passed the "Osler Limit," and so he did, he passed it by and never touched it, thus escaping its malignant or stagnant influence. As a consequence, he is still growing in grace and power, and, we hope, in plenty as well. For Mr. Brown's art is not all art; for some of it, and no small portion, is heart as well, for it gets hold of one's finer feelings of things graceful and delicate and yet strong and bold.

The lessons appeal to learner, young or old, novice or expert, layman or professional, because they combine genuine art of head and hand.



Some effective ornate penmanship by E. A. Lupfer, penman in the Zanerian College of Penmanship

"Do it Now" Hit The Business Educator with a big club.

WRITING

(From the Newburyport (Mass.) Herald, February, 1810.)

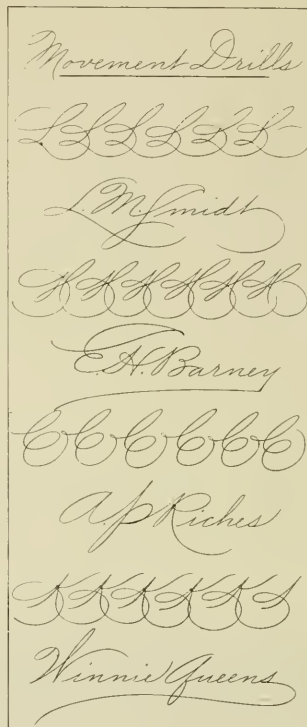
Mr. Wrifford respectfully gives notice that he will be ready to begin with a class of pupils in the instruction of the art of Writing on Monday next, February the 19th — at a room in the block of buildings in Brown's square. As Mr. W. instructs altogether in classes consisting from 12 to 18 pupils, and continues but a short time in a place, it is necessary that those who may wish to attend should make immediate application, as he having applications to teach several classes in other towns can stay but a short time in Newburyport. By the use of 12 exercises, 1 hour and a half at each lesson, persons of proper age and capacity may acquire a fair correct hand writing. In support of these pretensions Mr. W. offers the testimony of some of the most respectable characters in America. For further particulars inquire at the place before mentioned.

February 16, 1810.

If we could go back 107 years, when the above advertisement appeared in the "Newburyport Herald," we would find things very different from today. But, the writing teacher was not missing. He was here right on his job, well equipped with goose quills and home made ink.

Let us go back 107 years and picture in our imagination as well as we can how the writing master must have loomed up in this old New England town. To begin with there were no railroads, no telegraphs, telephones or kerosene lamps. The writing teacher didn't go from town to town in an automobile, either, but probably footed it or rode horseback—sometimes perhaps in a stage coach.

If we take a peep into this Mr. Wrifford's writing class we see it lighted, not with electric lights, gas lights, nor even kerosene, but with candles, each student probably furnishing his own light—such as it was. The writing master we don't see sawing the air, counting "one, two, three; up down, up down, slide," etc., cutting up queer antics after the manner of some enthusiastic teachers of the present day. No, the scene would be far less dramatic or comic. We would, no doubt, see him most of the time sitting quietly at his desk making and mending quill pens, also showing the pupils how to cut and make a quill pen, which must have been quite a knack—to fix up a quill so that it



By Milton H. Ross, L. D. S. Bus. Uni., Salt Lake City, Utah

would write as the quill pen wrote in those days. If anyone thinks it is not a very neat trick to make a pen from a goose quill, let him try his hand at it. Yes, it is a lost art, but the writing masters of Mr. Wrifford's time had it down fine, and I have heard it stated by the old timers, who remembered the goose quill days—that no steel pen was in it with the quill when the quill

was made right, and certainly there are specimens of penmanship in existence that bear out this statement.

We see by this advertisement that they must have used "exercises" in learning to write, called by some of the ancients "pot hooks and crammels," but what that term means we can only guess. No doubt some of the modern exercises in writing would, in this writing class of 1810, have so turned the heads of the pupils that they would have gone crazy for the time being.

We would probably see our old time Writing Master Wrifford rather laboriously turning out bold, round, shaded copies, and the pupils working still more laboriously in striving to imitate them. Of course engraved copies were extremely rare, and the one who could write something like engraving must have been regarded as a wonder. Speed could not have been a thing of so very great importance, as writing a letter was an event with many people of 1810.

In this writing class of 1810 we find Mr. Wrifford is backed up in his work by some of the most respectable characters in America, which certainly is no small backing, as there were some pretty substantial characters in those days, even if the country was not anywhere near as great in population as it is today. But no doubt the writing master in those days, if he attended to business, was looked upon as quite an important factor in education. Many of them were very skillful, too. They wrote the round shaded style, easy to read and slow to write. They flourished, too, and cut queer looking beasts, birds and fishes, and sometimes a grotesque human head, though perhaps not so very human.

What changes another century will make in penmanship and teaching the art is hard to say. At the rapid rate things are progressing now it looks as if any kind of writing will be too slow, and that something that works instantaneously will have to be invented; then penmanship will probably be used only for decorative purposes, but we hope it will not go out of use entirely.

W. E. DENNIS.

My son, hear the instructions of thy father, and forsake not the law of thy mother; for they shall be an ornament of grace unto thy head, and chains about thy neck



E. S. MORRIS

From The Spokesman-Review, Spokane, Wash., December 17, 1916, we note with pleasure that the art manager of the Post-Intelligencer, of Seattle, Wash., Mr. E. S. Morris, was awarded the \$1000.00 prize offered by the Western Union Life Insurance Company, of Spokane, for the best trade mark design submitted. Three hundred and fifty designs were submitted by many artists from all over America. The design reduced and reproduced is given herewith. The significance of the design is described as follows:



Mother and Children—Emblematic of home unity, the bulwark of our nation.

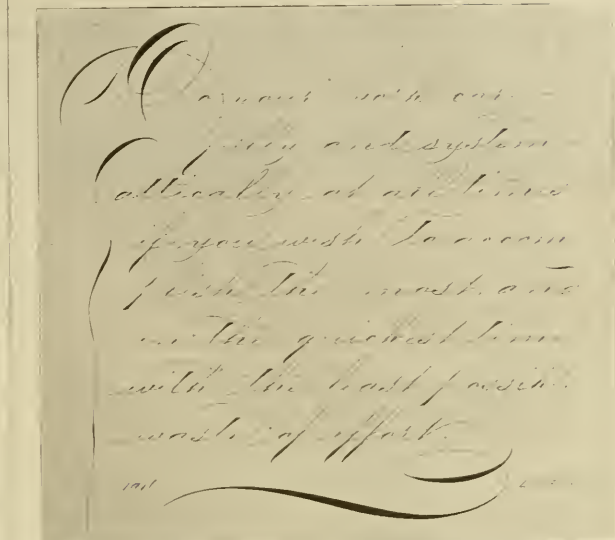
Turbulent Water—Symbolizing the constant menace of material want.

Masculine Hand—Representing strength and protection—providing for women and children.

Setting Sun—Symbol of the west, the terrene covered by the activities of Western Union Life.

Ensemble—Home unity lifted above and protected against material want through the agency of life insurance.

Mr. Morris began his professional career in 1900 when he entered the Zanerian College of Penmanship and pursued work in pen lettering and drawing, following which he pursued



Fine penmanship and sound advice for penmanship aspirants. Habit enslaves or serves. Conserve effort by doing things so well the first time they do not need to be done over.—Editor.

work in other institutions, going to the Northwest in 1902, since which time he has gradually risen in the art world.

Death has claimed Professor Herbert F. Fisk, D. D., LL. D., the oldest of the Northwestern University professors. Dr. Fisk died at his home, Evanston, Illinois, after a short illness and breaking down due to his age. For forty-three years he has been connected with Northwestern University. For the last thirteen years he has been Principal Emeritus of the Evanston Academy, the present Academy building being named Fisk Hall in his honor.

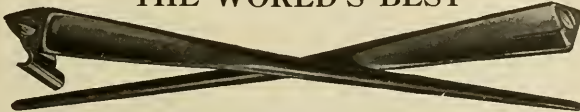
Business Penmanship is being given splendid attention in the Duquesne, Pa., Public Schools. Fifty some of

the High School students have had their work passed upon for certificates. Three penmanship teachers are giving instruction in penmanship at Duquesne. They are: Messrs. Alfred H. Quinette and Charles Donnelly, in the High School, and Miss Laura Shallenberger, Supervisor of Writing in the Elementary Schools. Mr. Donnelly is a new teacher in Duquesne this year. C. H. Wolford is the Superintendent, and L. M. Boozell is the High School Principal.

Commercial Partner Wanted

A FIRST-CLASS shorthand man wishes to join with a good commercial teacher in the establishment of a high-grade business school. Correspondence will be kept confidential. Address C. D., care Business Educator, Columbus, Ohio.

THE WORLD'S BEST



The famous Ransomerian Oblique Holder which has been sold only to Ransomerian students during the past five years is now offered to the penmanship profession. The most beautiful, the most substantial and the most accurately adjusted holder ever sold. Highly polished India rubber. \$1.00 post paid. Satisfaction guaranteed.

C. W. Ransom Penholder Co., 302 Essex Building Kansas City, Mo.



This is a picture of the Summer School of the Bowling Green Business University, Bowling Green, Ky., which Institution has just received the endorsement of a second appointment as the National Official Training School for commercial teachers. Its free literature will be mailed any who desire it. The school is now receiving four to seven times as many calls for its finished product as it can supply.

The Penman
Columbus
Ohio

By Fred S. Heath, Concord, N. H.

PENMAN WANTED

in engrosser's office, prefer someone who is far enough advanced to earn good salary, but no objection to young man of ability, willing to work up, must have good habits and be able to furnish good references. Send full particulars and samples of work in first letter. (Samples to be returned).

B. C. KASSELL, 105 N. Clark Street, Chicago.

KEEP YOUR EYE ON THE B. E.

Thurston Teachers' Agency

Short Contract. Guaranteed Service. Write for our Free Booklet—How to Apply. 26th Year
E. R. NICHOLS, Mgr. 224 S. Mich. Ave. CHICAGO, ILL.

WANTED—A MAN

Not merely some one who looks like a man and wears a man's clothes, but one who is thoroughly qualified to teach 20th Century Bookkeeping and Accounting, Penmanship, and all the branches taught in a bookkeeping department; a man who is interested in the upbuilding of humanity; a man who is more interested in the success of his pupils and having them say a good word for him than he is in the pay-check, quitting time, or the vacation he expects to take sometime in the future.

If you fill the above requirements and want a position where your efforts will be appreciated and your advancement will be in keeping with your ability to get results in the above lines, write H. W. WARD, care Business Educator, Columbus, O., enclosing late photograph, references, and state age, number of years experience, married or single, church affiliations; also enclose a recent specimen of your business and ornamental penmanship.

Your references will be investigated, and if you measure up to the requirements you will be notified and a personal interview arranged for. Would like to have the names and addresses of several of your former students that are employed. If your application is not considered your references, photograph, etc. will be returned to you direct.

The name above is assumed, as the standing of the school is such that we do not care to be bothered with a bunch of applications from "Dick, Tom, and Harry." It is a high-class institution with a number of years standing, and is looking for high class people. Position will be vacant within the next six months.

No Night School.

WANTED—PENMAN

During May and June for Engravers Script. Send samples.

ROUNDS-TRUMAN CO.

64 W. Randolph St.

CHICAGO

FOR SALE

A Business and Normal School in a fine Western City. No competition in 150 miles. 200,000 population in district. Low rent. Community very prosperous. Well established Day and Night School. Small payment will handle. Address

B. & N.

Care Business Educator, Columbus, Ohio

FOR SALE All, or part interest in only eighty thousand. Established fifteen years. Paying school. Low price. Reasons given. Address **Great Opportunity, care Business Educator, Columbus, O.**

I WANT to buy a school in the east, near New York City. It must be a good school with good reputation, and paying a good living. Expect to pay what such a school is worth. If you have a good proposition, tell all about it in first letter. Address "Earnest", care BUSINESS EDUCATOR, Columbus, O.



WANTED to purchase a commercial school. Must be a good one.

Address, J. C. L., care Business Educator
Columbus, Ohio

POSITIONS FOR COMMERCIAL TEACHERS

Never was the demand so great. We can help you secure a position or a promotion.

BUSINESS COLLEGES FOR SALE
Good ones—money makers—bargains. Would you buy or sell?

Write us what you want, ask for our free literature

Cooperative Instructor's Ass'n, Marion, Indiana

The Pratt Teachers' Agency

70 FIFTH AVENUE, NEW YORK
Recommends college and normal graduates, specialists, and other teachers to colleges and schools.

The agency receives many calls for commercial teachers from public and private schools and business colleges.

WM. O. PRATT, MANAGER

FOR SALE One of the most successful private business schools in New York City. Ideal location. Exclusive and unexcelled territory. New equipment. Latest office appliances. Good attendance. The school is worth over \$10,000. Will accept \$7,500 for immediate sale. Don't write unless you mean business.
C. L. C., care Business Educator, Columbus, O.

Here's Your Chance!

Prosperous, well established Business College, in large city, middle West, gilt edged reputation, for sale. All or part to right person, 1/4 or more cash, balance, easy terms. Very low rent, fine location. No time to waste—references expected with first letter. Reason, 35 years in the business and independent.

Resource, care Business Educator, Columbus, O.

FOR SALE OR LEASE

a first class Business College located in a good town in the Missouri Valley. No debts. Low rent. A-1 reputation. A good opportunity and a splendid territory. Owner not a teacher and has other business. Address "A. J." care BUSINESS EDUCATOR, Columbus, O.

FOR SALE

Best Business College in the mid-west at the price. No competition. Will net investor from \$4,000 up yearly. Would consider selling entire or half interest. Price, \$6,000.00 to \$3,000.00 accordingly. An investigation will convince you that this is an exceptional opportunity. Address Mid-West Owners, care of Business Educator, Columbus, Ohio.

FOR SALE

Well equipped, rapidly growing business college in live railroad city. Recent postal census gives population at 18,000. Best of reasons given for selling. Address

Box 176, New Decatur, Ala.

If in Need of a Teacher of

BOOKKEEPING and PENMANSHIP

Who is An

Experienced Bookkeeper

One who is willing to come on trial; will engage for a short or long term; popular with pupils; experienced in business and who has taught in some of the largest and best commercial schools. Kindly address for particulars.

Practical, care Business Educator, Columbus, O.

KELLOGG'S AGENCY, 31 Union Square, N. Y., has many calls for commercial teachers who are high school graduates, or better, and who can qualify for high school positions and teach at least these four subjects: shorthand, typewriting, penmanship and bookkeeping. Write a complete letter about yourself enclosing photograph and recommendations. Some place now vacant may suit you exactly. There is no charge for registration. Be it known.

THE ALBERT TEACHERS' AGENCY

Established 1885

623 S. Wabash Ave., CHICAGO, ILLINOIS

Western Office: Spokane, Washington

Special Department for Teachers of Penmanship, Commercial Branches. ALSO SPECIAL TERMS.

Kansas City Superintendence Meeting

FEBRUARY 26-MARCH 3

CLARK TEACHERS' AGENCY, Chicago, Kansas City, Mo., Baltimore, Md., Spokane, Wash., Jacksonville, Fla., New York City

You are invited to use our rooms at 215-216 Centex House for interviews, correspondence, etc. FREE stenographic service. Dr. J. H. Hill, Mr. Louis Coppswell and Mr. E. P. Clark will be in attendance.

CALLS

FROM Brooklyn, N. Y., Philadelphia, Pa., Oakland, Cal., Worcester, Mass., Reading, Pa., Columbus, Ohio, and many smaller cities have come calls recently for professionally trained commercial teachers. Why not begin or continue your professional training NOW by extension? We give courses of university grade in commerce, accounts and finance by correspondence. Send for Bulletin today.

COMMERCIAL TEACHERS' TRAINING SCHOOL, PLAINFIELD, N. J.

NORTHWESTERN TEACHERS' AGENCY

Largest in the West—For the Entire West Only, and Alaska

Home Office - BOISE, IDAHO
Montana Office - HELENA, MONT.

Progressive—Aggressive—Your best medium to secure a Western position. Write immediately for Free Circular.

IN NOVEMBER

E. E. GAYLORD, Manager

THE NATIONAL COMMERCIAL TEACHERS' AGENCY

(A Specialty by a Specialist) Prospect Hill, Beverly, Mass.

Our teachers were engaged in November for High Schools in Boston, Malden, Mass., and Central Falls, R. I.; and, besides some smaller places, we sent two teachers to the big B. S. Business College, Buffalo; one to the Great Rider-Moore and Stewart School, Trenton, N. J.; and one to the Mankato, Minn., Commercial College. There are practically always openings in February and soon advance calls for next season will be filed with us. It is up to you.

Do Any of These Positions Mean You?

"We need a college graduate of good character and personality, a good disciplinarian, in our high school commercial department, at a liberal salary."

"Can you put me in touch with a strong commercial man—a real man? Bookkeeping, Gregg, etc. \$1200."

"I need a man of good personality. Bookkeeping, Gregg, Penmanship. Salary \$90 to \$120."

"We need an assistant teacher of Bookkeeping, Penmanship—one with tact and ability. \$75."

These and about two scores of similar calls have been received during the past month. Write to us for assistance at any time.

CONTINENTAL TEACHERS' AGENCY, Inc., Bowling Green, Kentucky



Get a College Degree!

The University of Colorado Preparatory School, Baker University, and other good schools appointed our candidates with privilege to take college work. Three similar opportunities are now open. If you want such a position, now or later, write us. Employers and teachers, tell us your needs for 1917-18.



THE SPECIALISTS' EDUCATIONAL BUREAU

ROBERT A. GRANT, Mgr.

316-17-18 Nicholas Bldg., ST. LOUIS, MO.

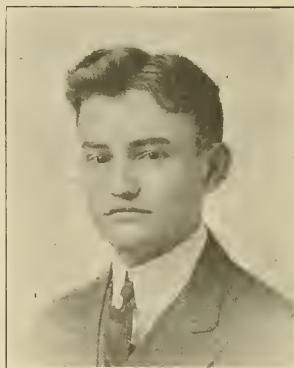


DOUBLE HONORS

We recall no one in the commercial teaching fraternity who has been so signally honored the past year as Dr. H. M. Rowe, of the H. M. Rowe Co., of Baltimore, Md., in being elected Vice President of the National Association of Corporation Schools, and President of the American Automobile Association. Both are big organizations in wealth and numbers, and have honored themselves as much as they have honored Dr. Rowe in thus recognizing his ability as educator and executive. Full-fledged men do not live unto themselves.

The Lewis & Clark High School, of Spokane, Wash., now houses a night school of twelve hundred students pursuing various courses of study under the membership of Mr. Frank H. Arnold, who supervises writing during the day in the grades. This speaks well for the citizens of Spokane and for the principal, bespeaking typical western spirit and progress.

Mr. J. W. Westervelt, Jr., of the Westervelt Business and Shorthand School, London, Ont., is writing a remarkably good hand, as shown by some ornate signatures on cards recently received, thus reflecting the training received from his father. The



W. R. Boggess

young man seems bent upon complimenting his instructor by surpassing him in skill. It looks interesting indeed.

Mr. W. R. Boggess, whose portrait and signature appear herewith, is a product of Greenville, Kentucky. After completing work in his home schools, he spent a year and a half in the State Normal School of Bowling Green, Kentucky, following which he pursued a year and a half course in the Bowling Green Business University, receiving the B. C. S. degree. He next attended the Zanerian College of Penmanship at Columbus, Ohio, where he evolved into a very fine penman; having received his inspiration and laid the foundation in the Queen of Arts under W. C. Brownfield, of Bowling Green.

Last year he taught in Hammond, Indiana, Business College, and this year he has charge of the penmanship and teaches commercial subjects in the Metropolitan Business College, Chicago, Illinois. Mr. Boggess writes a hand much above the average in skill and grace, and is an enthusiast upon the subject.

FOR SALE

Commercial School in a large western city. Splendid opportunity for much larger development of school which has been established 15 years. First-class reputation, comparatively new equipment and no competition. Sale price much less than insurance carried. Ill health reason for selling. Address "Commercial," care of Business Educator, Columbus, Ohio.

To all to Whom it may Concern:

Persons who wish to prepare themselves as engrossers, professional penmen, policy writers, etc., would save time and money by attending the Zanerian. No other school in my opinion has had the experience in preparing students in this special work. Messrs. Laner and Bloser stand in the very front rank as penmen and teachers of penmanship, and students who come under their influence enjoy exceptional advantages and consequently develop to the fullest extent of their powers.

Willis A. Baird

Brooklyn, February 21, 1915.

This wonderful specimen of penmanship is from the pen of Mr. Willis A. Baird, of the firm of Dennis & Baird, Brooklyn, N. Y. Mr. Baird came to the Zanerian from California and graduated with his Engrossing Script more nearly perfect than any other pupil we have ever had. It is questionable whether there is in all America a man who can excel the above specimen.



The Art of

ENGROSSING

P. W. COSTELLO
Scranton, Pa.

RESOLUTION ENGROSSING

The original of the accompanying set of resolutions was executed on a sheet of 3-ply kid finish bristol board, size of sheet 18x23 inches. Lay out the entire border design carefully in pencil, including the initial "W." Especial care must be taken to get the pencil lay out accurate, especially with reference to the curves which must be gracefully rounded, and free from kinks. When you have outlined the scroll work in the border in pencil then outline it with a No. 5 Soenneken pen, and the initial "W" with a No. 3 pen of the same character.

Be sure to use waterproof ink throughout, as any other kind would run when it came in contact with the wet brush.

The brush shading in the border as well as the shading of the letters was done in gray produced by mixing Payne's Gray and Lamp Black. Darken the wash for the darker shades by adding additional color to your mixture.

All of the lettering in this piece of work was done with different sizes of Soenneken pens.

Rule the straight lines on the outer and inner edge of the border with the ruling pen and T square.

It is absolutely necessary to use a drawing board for a piece of work like this, for without it the engrosser would surely be in a bad way.

The sheet of bristol board should be tacked on the drawing board using thumb tacks for this purpose, and taking care not to put the points of the tacks through the bristol board. Let the points just miss the sheet and the tack heads will hold the bristol accurately in place. Take care that your bristol board is tacked on the drawing board perfectly square with it, so that when your T square is laid across the board it will give you a perfect horizontal line, and when laid from bottom to top will give a perfect perpendicular line.

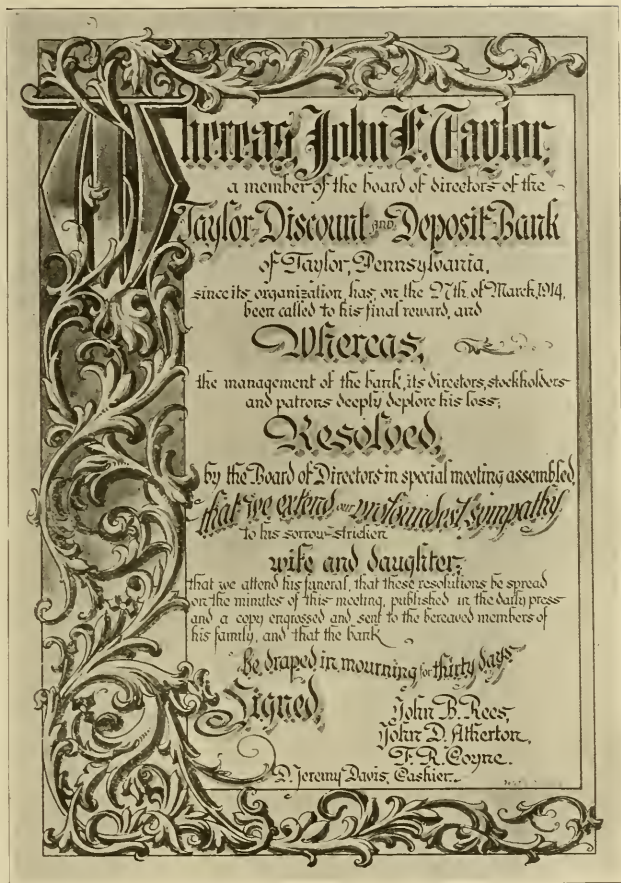
10,000 Two Color Souvenir Stamps FREE!

to those interested in promoting the objects of the Eastern Commercial Teachers' Association Convention, to be held in Baltimore, April, 1917.

The idea is: To have as many different individuals as possible use these stamps on the back of envelopes when writing to friends.

10 Souvenir Stamps mailed free (as long as they last) to every person enclosing one of Uncle Sam's 2 cent stamps for return postage.

Address MARTIN DIPLOMA COMPANY, Boston



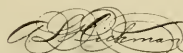
Whereas, John F. Taylor,
a member of the board of directors of the
Taylor Discount and Deposit Bank
of Taylor, Pennsylvania,
since its organization has, on the 27th of March, 1914,
been called to his final reward, and

Whereas,
the management of the bank, its directors, stockholders
and patrons deeply deplore his loss;

Resolved,
by the Board of Directors in special meeting assembled
that we extend our warmest sympathy
to his sorrow-stricken
wife and daughter;
that we attend his funeral, that these resolutions be spread
on the minutes of this meeting, published in the daily press
and a copy engrossed and sent to the bereaved members of
his family, and that the bank
be draped in mourning for thirty days.

Signed,
John B. Rees,
John D. Altherton,
F. R. Coyne,
Jeremy Davis, Cashier.

A B C D E F G H I
J K L M N O P Q R
S T U V W X Y Z



BE A PENMAN

It is easy by my home study method. My course is a practical effective system endorsed by bankers and business men. One student increased his salary \$20 a month in four months' spare time. Many are securing better positions by improving their penmanship. What others are doing you can do. Circular free. Enclose 10c for written card and superb samples.

A. L. HICKMAN, Room 6, Campbell Bldg., SALINA, KAN.

Johnson's Penmanship

is unexcelled. See for yourself and be convinced. Sample and circular for ten cents.

Ornamental Letter 50c. Ornamental Caps 25c.
One Dozen Cards 25c. Six Reputation Cards 25c.

ALL FOR ONE DOLLAR

R. W. JOHNSON,

1027 Bellevue Ave. Syracuse, N. Y.



Photo group of Certificate Winners of the Hopkins School, Sioux City, Iowa, H. E. Wilson, Supr. of Writing. Mr. Wilson is arousing much enthusiasm and securing results in practical writing by means of publicity in the daily press, prizes, certificates, etc.

Card Writing

FINE CARDS—I will write your name on one dozen cards for twenty-five cents.

JENNIE SHEPHERD, JOSEPH, OREGON

POOR HANDWRITING

Quickly and easily changed to good. Particulars Free.

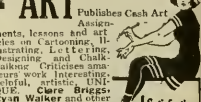
ADDRESS

D. B. JONES, Route 3, Paducah, Ky.

SEND FOR

STUDENTS

ART MAGAZINE



Artistic penmanship, lessons and articles on Calligraphy, Illustrating, Lettering, Bookbinding, and other interesting, useful, and profitable work. Artistic penmanship, lessons and articles on Calligraphy, Illustrating, Lettering, Bookbinding, and other interesting, useful, and profitable work. Artistic penmanship, lessons and articles on Calligraphy, Illustrating, Lettering, Bookbinding, and other interesting, useful, and profitable work.

"You are the Leading Penman of Porto Rico" says Zanet & Bloer Co. and they do not say so. Send me 25 cts. in postage stamps and have the proof—One dozen of artistic cards from this Uncle Sam's little island.

McClure's Column

"The Porto Rican Penman"
P. O. Box 488 SAN JUAN, PORTO RICO

L. MADARASZ

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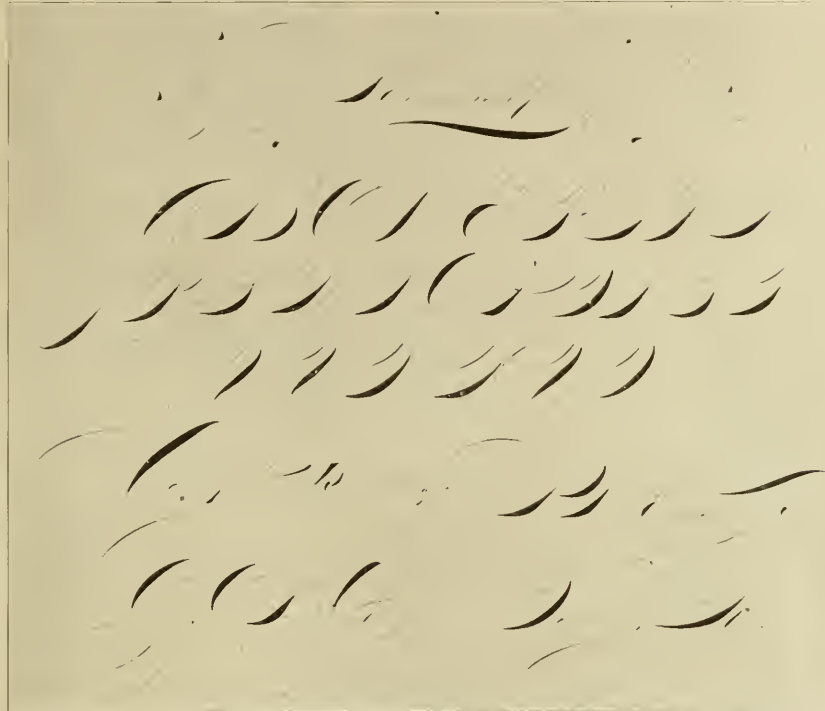
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BOOK REVIEWS

Our readers are interested in books of merit, but especially in books of interest and value to commercial teachers, including books of special educational value and books on business subjects. All such books will be briefly reviewed in these columns, the object being to give sufficient description of each to enable our readers to determine its value.

Principles of Accounting. By Stephen Gilman, B. S. Published by LaSalle Extension University, Chicago.



The many excellent books that have summed up this large and important subject have been useful to the mature accountant for reference but have often been impenetrable to the novice.

For several years the author was manager of the credit department of the Tennessee Coal, Iron, and Railroad Company, a position which involved the closest analytical study of the accounting, cost-finding, and efficiency methods of many widely divergent kinds of business.

The new book, "Principles of Accounting," is the result of long and careful work. In addition to the exposition there are extensive illustrations based on actual practice. An attractive device is the use of diagrams and charts showing the relation of various accounts to each other, the organization of business, etc. At the end of each chapter is a series of questions by which the student can quickly test his understanding.

Teachers will be especially attracted by the author's thoroughly modern point of view. He makes the student feel that accounting has become a distinguished profession. It has in fact developed from mere bookkeeping to a commanding position in the business world.

Principles of Accounting forms a part of the material of the LaSalle Extension University course in Higher Accountancy. It is a sumptuous volume, and of special value to teachers of accounting as well as to accountants.

The Reporter's Companion. By Benn Pitman and Jerome B. Howard. The Phonographic Institute Co., Cincinnati, O. Cloth bound, 199 pages, illustrated, price, \$1.50.

This volume is intended for those who have mastered the Manual or Amanuensis. It is a model in book making from the standpoint of engraver and printer. The typography is particularly pleasing. Like the literature which comes from this Company, this volume is refined in paper stock, border effects, margins, etc. The alignment of the shorthand characters with the type is especially skillful and uniform and artistic, if shorthand can be said to be artistic. As indicated in the title, the book is designed to qualify for and serve in reporting, the style being particularly brief in order that it may meet the needs of verbatim reporting.

Practical Business Writing. By C. P. Eberhart, Commercial and Penmanship Teacher, White Plains, N. Y., High School. Published by Ginn & Company, 15 Ashburton Place, Boston, Mass. Price 75 cents. 9x11 inches.

The volume comprises a loose-leaf cloth binding, instructions, copies including business forms, and practice paper. Tests for acquiring form of names are given. A plan for the preservation of specimens from time to time to show progress is provided by the loose-leaf device. Instructions are

concise, copies reduced to the minimum, and ample space for practice paper and specimens. The volume is quite original in many of its features and merits consideration.

How to Use Your Mind. By Harry D. Kitson, Ph. D., Instructor in Psychology, University of Chicago. J. B. Lippincott Company, Philadelphia, Pa. Cloth, 215 pages, \$1.00 net.

The book is appropriately titled. Its purpose is to help students to a better method of study in order to better assimilate knowledge. How to study is as important as how to do anything. For there are more wrong than right methods, and therefore study, unless of the right sort, may lead from rather than toward the goal.

The content of the book is within the comprehension of High School students, and as a consequence it is intended as a text book in High Schools as well as in Colleges and Normal Schools. It is also of value to teachers in the Grades where right habits of study should and may be made most economically.

It is based upon the modern idea of supervised vs. haphazard study. The author has had valuable first hand experience in study as well as in teaching; in observation and experimentation. Despondency, distractions, note-taking, mental second-wind, memory, brain action, etc., are treated in different chapters most instructively and attractively.

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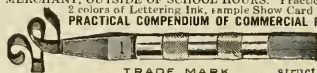
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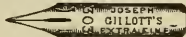


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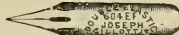
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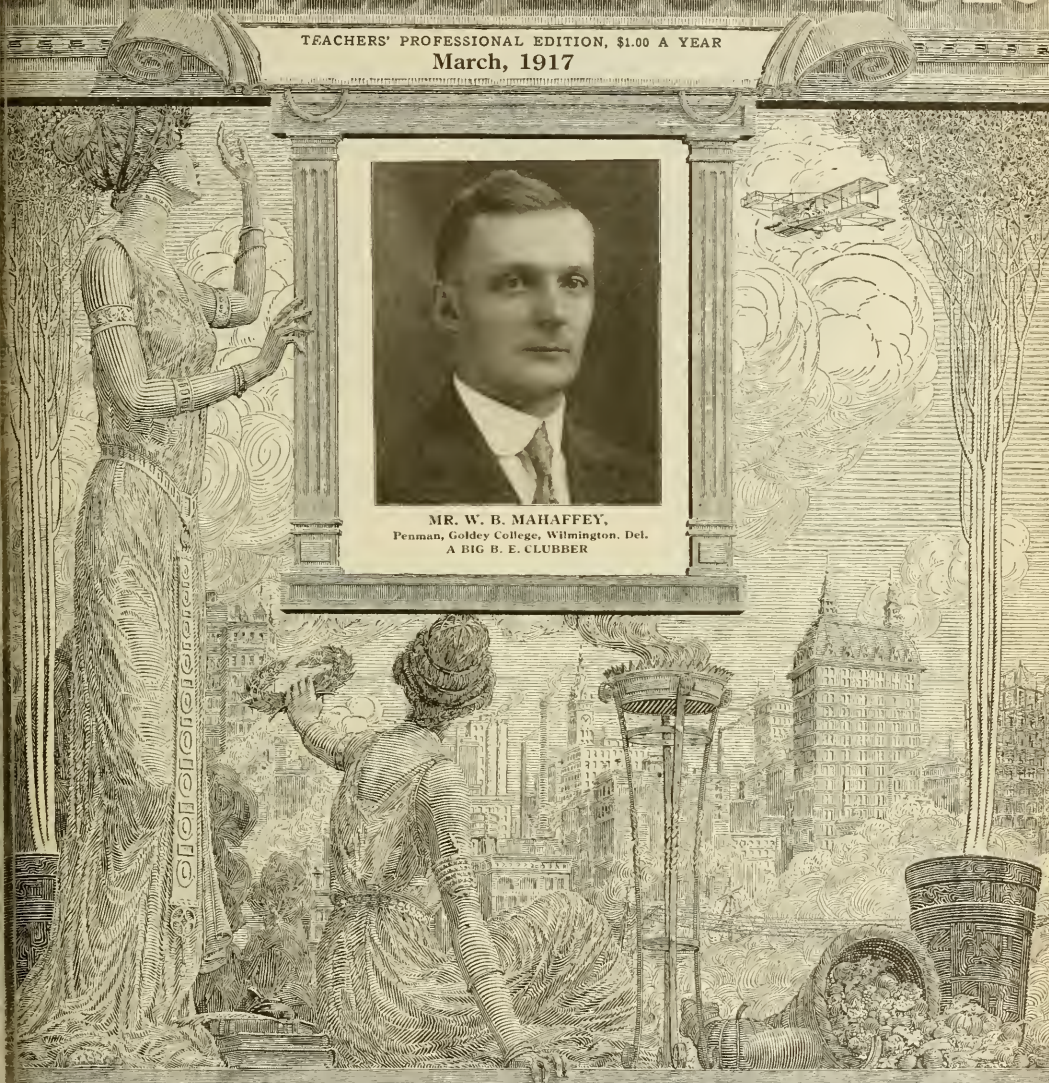
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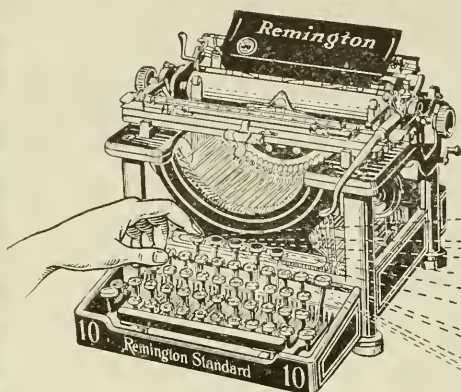
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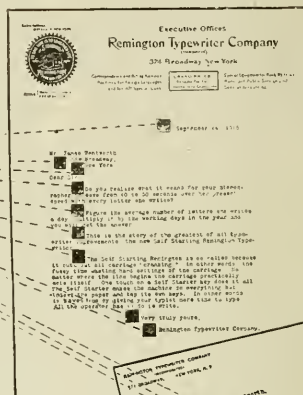
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would catch the casual eye much quicker than any statement or proof of its great merit. So would a like announcement that Challenge Shorthand is now gaining

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Head of Commercial Dept., West Division High School, Milwaukee
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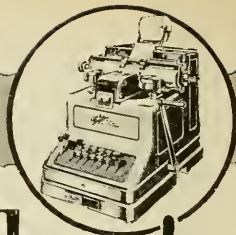
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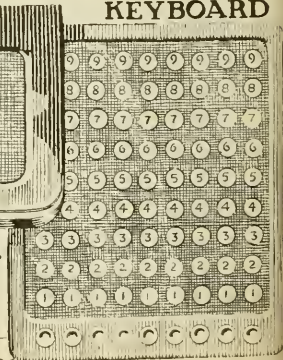
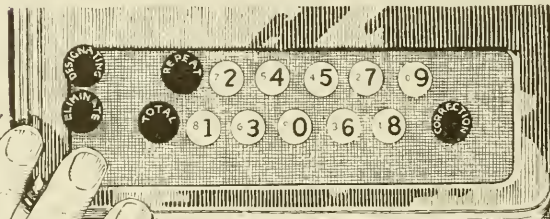
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January 15, 1917.

January 3, 1917.

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Sincerely yours,
(Signed) C. H. TWITCHELL
Asst. Educational Director.

My Dear Sir:

In reply to your letter of inquiry of the 11th instant, I beg to say that I am a writer of the Munson (Pitmanic) System of Phonography, and have never used any other.

The enclosure to your letter is returned herewith.

Very truly yours,
(Signed) GEO. B. CORTELYOU

Mr. Clarence A. Pitman,
care Isaac Pitman & Sons,
2 W. 45th St., New York, N. Y.

BRONX UNION BRANCH
YOUNG MEN'S CHRISTIAN ASSOCIATION

January 17, 1917.

Mr. C. A. Pitman,
Messrs. Isaac Pitman & Sons,
2 West 45th Street, N. Y.

Dear Sir:

Mr. Moraller, our Educational Director, has handed to me your communication of January 15th and I certainly want to thank you for correcting this error.

Very truly yours,
(Signed) C. H. TWITCHELL,
Asst. Educational Director.

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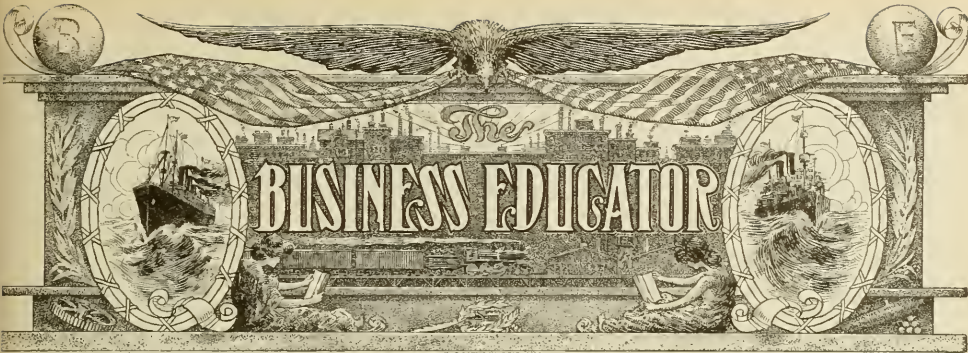
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VOLUME XXII

COLUMBUS, OHIO, MARCH, 1917

NUMBER VII

The BUSINESS EDUCATOR

Entered at Columbus, O., Post Office as 2nd Class Matter

C. P. ZANER, - - - - - Editor
E. W. BLOSER, - - - Business Manager
ZANER & BLOSER, Publishers and Owners

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in the work, in private as well as in public
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sist in securing subscriptions.

THANK YOU!

We were alike pleased and sur-
prised at the number of subscribers
and supporters who wrote us, in re-
sponse to our inquiry in the February
number, "Advise Us." We were gratified
to know that so many said "In-
crease the price, rather than impair
the quality."

A bill before Congress, proposing
the increase of second class postal
rates some four times, and requiring
the payment by zones, would add
greatly to the cost of such periodicals
as the Business Educator. We hope
it may not become a law, because we
believe it bears heaviest on the special
journals for moderate circulation. The
real big Ladies' Journals and other
big monthlies would be affected less
because they would use express and
freight even more than they do now.

But we are hoping that neither War
nor Congress will necessitate an in-
crease in price.

**ANTICIPATING CONTRIBU-
TIONS**

In looking forward to the contents
of the Business Educator the coming
year, we wish to serve more largely
than heretofore, even though our col-
umns have been capacity-full with
valuable, interesting, timely material.

What would you prefer—more or
fewer News Items? More or less
Penmanship? More space to An-
nouncements and Reports of Conven-
tions, or less? More convention pa-
pers and fewer regular contributors?

Write us and thus add to the value
of our common mouthpiece.

Who of our present contributors
shall we endeavor to retain?

Who would you like to see among
our regular contributors? Surely you
have some preference, know of some
talent, we need to know about. So
write us at once ere we pledge all of
our space.

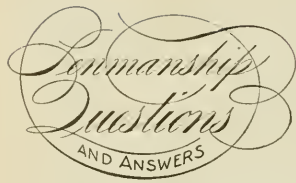
Write us today.

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What I Live For

*"I live for those who love me,
For those who know me true,
For the Heaven that smiles above me,
And awaits my spirit, too; —
For the cause that lacks assistance,
For the wrong that needs resistance,
For the future in the distance, —
And the good that I can do."*

By Fred Berkman, Ralston High School of Commerce, Pittsburgh, Pa.



Why should writing be larger for children than for adults, and how large should it be?—J. H. S.

Of all the common and useful of acquired acts, the little knack of writing plainly and freely for practical service in expression and record is, perhaps, the most difficult. This is because of its complexity and intensity of effort by reason of acquired swiftness and smallness in combination with plainness.

Both the presentation and the act of writing from the adult standpoint must be commensurately modified and adapted to conform to the limitations of ability and lack of skill in the child.

Enlarged writing for little folks facilitates perception by magnifying fundamental details, by simplifying processes of activity, and by minimizing intensive effort.

The child will use either all arm or all finger movement in his efforts to express himself in written form with the pencil. Large writing discourages finger movement and promotes the use of the large muscles of arm propulsion located in the upper arm and around the shoulder. Initiation of this fundamental source of muscular activity is the true means of developing a controlling confidence, of exercising the muscular sense, in creating power for endurance, and for establishing gracefulness and ease—all basic factors in the economy of reproduction.

Big writing for little tots reduces visual strain and focal effort to the minimum and thereby conserves eyesight. Perception of the facts of Form is made easy when letter characteristics, proportions, spacings, etc., are magnified in size.

Suppressed respiration, muscle tension, excessive movements, facial contortions, all are the result of small, intensive activity—(adult writing), while proportionately increased size of writing safeguards health by enabling the little writer to sit in an upright, healthful posture from the beginning and with the greatest ease and least expense of excess nervous energy and physical effort.

Motor activity can be more readily and easily controlled, supervised or managed by the little learner when the writing movements are large and free, because the perception phase of writing, which always precedes performance, is made "clearer" and easier. The process of co-ordination is thus simplified and thereby more quickly and permanently established.

This is true in the case of the adult as well as of the child. Enlarged letter form-and-movement drills or tracers prove to be the short cut to plainness and ease in adult practice

because it is easier to perceive and less intensive to execute the mechanics of form and motion.

Large writing differs from small writing only in quality of effort in reproduction; it is coarser and cruder and is thus simplified, which more nearly meets child immaturity. We must train and not strain. Child rights must be considered, and therefore, large, free writing should be taught and encouraged for use by children in all written language expression in the early stages of their writing experiences.

Writing should be proportionately as much larger for children as "the man is larger than the child—that is, in capacity and skill," to quote Mr. Zaner.

When writing is first presented to children, which is most safely done at the blackboard, it should be about four inches in size for ovals, capitals and small letter drills or tracers and later reduced to two inches for minimum or short letters, as n, m, a, etc.

Pencil writing should be about one inch in size for capitals and loops and one-half inch for short letters in all written expression during the first year in school. A large portion of the writing should, however, be done at the blackboard, because board-writing is larger, freer and less exacting.

If writing is taught at the start in much the same as the adult method of execution, that is, small letter forms produced with the arm resting near the elbow, the result is a cramped finger movement in applied writing or delayed written expression and correlation of one or two years or more.

True writing pedagogy and practice, in the light of its utilitarian value, must first consider the child's limitations, then the need of writing at his stage of growth and development and finally to meet adult requirements.

TOM SAWYIER.

THE LEFT HAND

Washington, D. C., Jan. 6, 1917.

Editor B. E.:

I have been a subscriber to your penmanship magazine and am interested in trying to develop muscular control of my right hand, having been left-handed all my life (am now aged 26 years). I would like to ask you a few questions if you will be kind enough to reply thereto:

First: Have you any left-hand students whom you are coaching with the left-hand, or do you insist upon their using the right hand?

Second: Is it possible to become a good right hand writer at my age after having used my left hand so long?

Third: Will it weaken the left hand if one tries to change to the right hand, or by practicing with both will I be enabled to use both some time later on?

Fourth: Can muscular control be accomplished even though one is rather nervous. Also with both hands? Has it ever been done to your knowledge?

The reason I ask these questions is that I am now attending a business school and am trying to change my writing from the left to the right hand. Your views on this subject will be of value to me I am sure, and I anxiously await a prompt reply.

Thanking you for your courtesy, I am,

RAYMOND L. JOHNS.

Dear Sir:

In reply to your questions, we would venture the following answers:

First: We have had a number of left hand students who became expert penmen by training the left hand instead of the right. They did the work so successfully with the left hand, and so poorly with the right hand, that we did not recommend the change.

Second: Age will have less to do with your changing from the left to the right hand than your relative power and command of the left and right hands. Unless your right hand lacks power and control, you could learn to write well with it. You write a good plain practical style with the left hand. Without seeing you write, it is difficult at this distance to advise you whether to change.

Third: You would lose none of your left hand cunning, power or skill by training your right hand. We venture the opinion that the left hand would gain in skill as the right hand gains in power and control, and as the head learns to persevere and direct.

Fourth: Muscular control can be improved, even though you are nervous, unless your nervousness is of the type produced by depleted vitality, weakness or paralysis. Some of the greatest penmen who have ever lived have been extremely nervous individuals, but they learned how to co-ordinate their nerve and muscular powers.

Whether you should change from left to right hand, depends upon how you have been in the habit of holding the pen, the movement you have been using, and the extent to which you desire to change the style of your handwriting. At times it is easier to train the right hand than to reform the left hand. You and your teacher ought to be able to settle the question and settle it right.

Sincerely yours,

When I am called upon to sign my name before anyone I become excited and cannot write well. What exercise will help to overcome this condition?—J.

The fact that you become excited when signing your name indicates that you are nervously constituted and that your general physical condition needs building up. Anything which will strengthen the nerves and build up vitality should help to relieve your condition. It might be well to consult an Osteopath, and by all means try to get in the right mental attitude—forget about yourself and the manner of your writing. Mix plenty of physical exercise with your penmanship practice.—E. A. L.



Practical Writing for Practical People

By C. SPENCER CHAMBERS

Director Commercial Education, Covington, Ky.

Every penmanship student should be a subscriber to the **Business Educator**



Plate IV. A. Join the four exercises without lifting the pen, counting ten, one to nine for the retraced ovals and the tenth for the connective stroke. Close the group with a free swing.

B. Count ten, making the loop on the last count. Keep in mind that this exercise is two-thirds as wide as it is high. Do not make too heavy.

C. In making this, the first letter, strive for quality of line and uniform spacing between the letters. After you have written five lines, count the number you have made the right size; continue to do so after each five lines, increasing the number of good letters each line. If there is a decrease, go back to A on this plate.

D. A full space and a quarter, the quarter falling below the line, so that the enclosed letter may rest on the line. Count so the upstroke of the letter closes on ten, permitting the connecting stroke to start on the one count. The first oval has nine revolutions and the last three have eight if a proper count is made.

E. Count one, two, retracing five times. The tendency will be to make this exercise too wide.

F. The letter may be closed or open at the top. But never leave the opening at the top so wide as to give a "hungry" look to the letter. The upstroke is almost straight so when joined to the last down stroke, half of which is curved, gives the last part of the letter a t effect. Count one, two. Review this plate in this order: A and D, B and E, C and F, ten lines each.

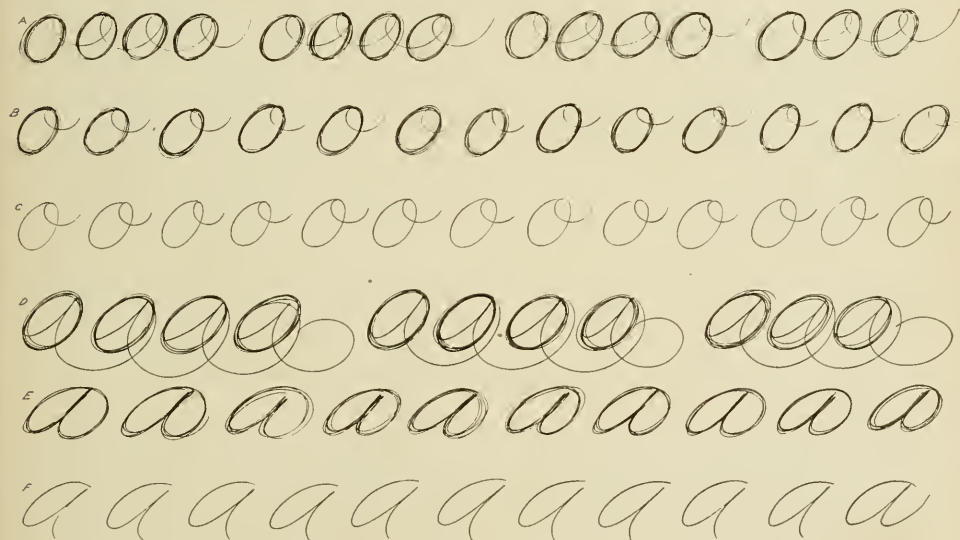


Plate V. The C is first made wrapping eight ovals around it, on the tenth count swinging to the next loop of the C, giving one count to the loop. Group them in fours, counting, loop, 2, 3, 4, 5, 6, 7, 8, 9, swing. Make four groups to a minute.

B. All loops the same size, all ovals the same width, and close with a free swing. The loop takes one count and nine retraces.

C. The letter must have a curved back with the loop on the right side, not in the top as made by the careless. The bottom of the loop is half way between the head and base line.

D. Before starting this copy, make ten lines of A, Plate IV. Now you may proceed, keeping in mind, that the loop at the bottom of the D is not horizontal but slanting. Start by making the first part of the letter which will take one, two, then seven counts for the retraces and the tenth for the closing oval. Don't stop between the letter exercises for any longer period than is necessary to pass the hand from one to the other in order that a proper spacing may be cultivated.

F. This is the finished product of the above material. Give three counts to each letter. Review by practicing the collective exercises, the individual exercises, and the separate letters. Criticise your work by making little cross marks in the center of the best letters. Lay the review sheets away and on the general review you will be able to see the degree of your improvement.

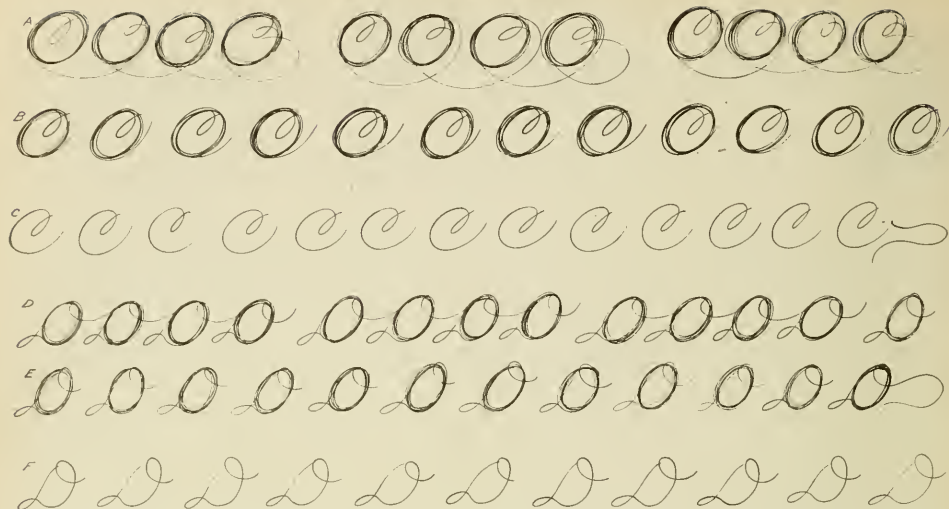


Plate VI. A. Angles and turns full space high. Notice the wide turns at the bottom. Count 1, 2, 3, 4, 5, 6, 7, making the count on the upstroke.

2. No loops at the bottom. No angles at the top. Equal distance between points and turns. Count the same as in A.

C and D. Do not raise the hand until the three letters are completed. If the line is not clear-cut, wholly void of tremors, Plate I and A. Plate II should be reviewed. From time to time invert the page and you will detect errors that were unnoticed when in proper position.

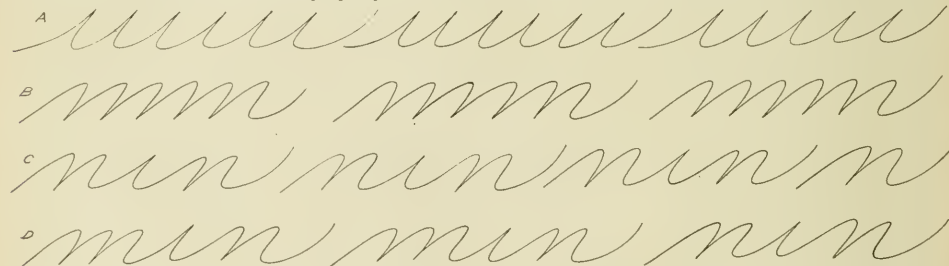
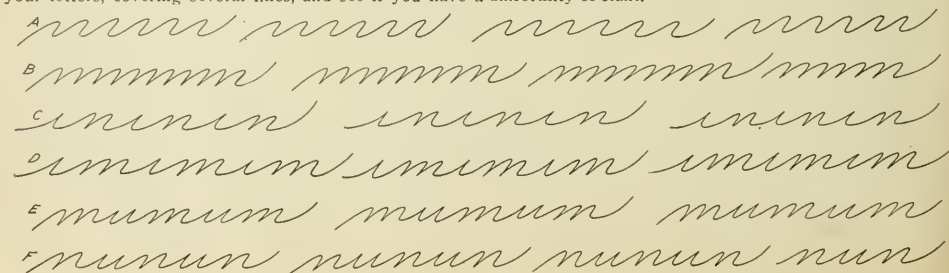


Plate VII. A. In this, top and bottom turn copy; the down strokes must be uniform in slant. When a line can be written without an angle and not so rounding as to be a scrawl, control will no longer be an object of worry. Count on the upstroke making the twelve turns continuously.

B. When ten lines can be made without an angle at the top or a loop at the bottom, at the rate of two hundred down strokes to a minute, it will not be necessary to give more time to it.

C. At the bottom turns and angles alternate while at the top an angle is followed by two turns in this letter drill. Spacing between letters and height is the object now to be accomplished. From one hundred and forty to one hundred and sixty downstrokes are required.

D, E and F are repetition copies given to break up monotony. Draw downstrokes through the downstrokes of your letters, covering several lines, and see if you have a uniformity of slant.





Lessons in Practical Penmanship

C. E. DONER, Beverly, Mass.

Penman Eastern Massachusetts Normal Schools

DO NOT let your penmanship hold you back. It is not too late to begin working on your penmanship with a view of winning a Business Educator Certificate.

B B B B B B B B B B B B B
B. M. Blinn H. N. Ball B B Blue

Be neat but not slow in writing.

Lesson 53. For the B count 1-2, 1-2-3; or, curve-down, 1-2-stop. Stop the pen firmly in ending the B. Try to be neat, yet write with a free, easy-flowing motion. See how B and e are joined in sentence.

r r r r r r r r r r r r r
ruru ruru ruru ruru ruru
run room hour murmur or

Start right and then stay right

Lesson 54. This is the old standard form of r. The short shoulder stroke should be a straight slanting line. Count 1-2, 3-4, with a slight pause on 2 which is at the shoulder.

U U U U U U U U U U U U U
Union Utopia Ultimo Umpire

Uniform slant is an essential.

Lesson 55. For the U count 1-2-3-4. Lift the pen while in motion on the count 4, curving the ending stroke to the right. How many of these words can you write in one minute and write well? Time yourself.

Study the slant, spacing and height of your writing as you write this sentence.

e e e e e e e e e e e e e
eeee eeee eeee eeee eeee
even cue evince come ever

Much is gained by good writing.

Lesson 56. For the e count 1-2-3, and for the c dot-down-curve. Joining letters is good practice. Good writing may mean promotion. You are just so much to the good if you write well.



Y Y Y Y Y Y Y Y Y Y Y Y
 You Young Yonder Yarrow

Youth is the time for improvement.

Lesson 57. For the Y count 1-2-3-4-5; or, 1-2-3-4-curve. The second part of Y should be nearly as high as the first part. Both downward strokes should be parallel. See how well you can write the words.

You will have no better time to improve than right now. Make the most of your time.

p p p p p p p p p p p p
 pppppp pppppp pppppp pppppp
 penmen supply separate pump

Specimen of my plain writing.

Lesson 58. For the p count 1-2-3-4, curve, pausing slightly on the count 4 as the little loop is closed on the base line against the downward stroke. For the joined p's count 1-2-3-4, 1-2-3-4, 1-2-3-4, 1-2-3-4, 1-2-3-4, curve.

Plainness in writing is desirable. Fluency is another good quality. Look for the good points in your results as you practice this sentence. How many good qualities does your writing possess?

V V V V V V V V V V V V V
 Villain Volume Venture Value

Value time as you value money.

Lesson 59. For the V count 1-2-3-4; or, 1-2-3-dot. Note carefully width of letter and short ending stroke.

It is sometimes said, "Time is money." Value your time by making the most use of it. A good handwriting is a valuable asset.

s s s s s s s s s s s s s
 ssssss ssssss ssssss ssssss
 sum issue shall soon spelling

Skill is the result of repetition.

Lesson 60. For the s count 1-2-3, pausing on the count 2 as the s is closed. For the joined s's count 1-2, 1-2, 1-2, 1-2, 1-2, curve.

By repeating well-directed efforts one learns to write well. Practice the sentence over and over.



Harrisburg, Pa. Sept. 7, 19-

Mr. Carl M. Saunders!

Duncannon, Pa.

Dear Friend:

I am very glad to know by your letter of the 17th that you seriously consider the matter of attending our school. I notice that your "chief drawback" is lack of funds to put you through the entire business course. I do not think you need have any hesitation on that account. By using what money you have judiciously you can get so near graduation that some way is sure to be opened up for you to finish.

Nearly everything depends on making a good start. You are interested and enthusiastic now. You know the old saying about striking while the iron is hot? - this is your time to strike. You will not go wrong by doing so.

I shall be glad to welcome you as a student in our institution.

Very sincerely,

Smith B. Johnston



EDITOR'S PAGE PENMANSHIP EDITION

Our Policy: Better Writing Through Improved Teaching and Methods. Form with Freedom from the Start.

HANDWRITING STANDARDS

Among other things this is an age of Standards, so-called at least. Standardization is a fashion, a fad, as well as a fact. The third and last is an excuse for the first and second in many lines which machine-like accuracy cannot prevail because the human element predominates over the mechanical.

Handwriting is one of these human arts or crafts which cannot become fixed in a common mould as though it were iron or stone. Human impulse explodes but with less measurable precision than gasoline and other chemical compounds.

The writing act can and should be formalized or standardized up to a certain point of individual need and efficiency which means that it should be plain and free. Just what constitutes plainness and freedom is dependent upon viewpoint need and training.

A chart or scale containing samples of handwriting from very poor to very good with approximate ratings or values attached as pertains to legibility and speed may aid different persons to come to a common understanding as to the qualities of penmanship which affect its value in terms of legibility and speed.

A scale or chart should educate the judgment of the user so that in time the scale is unnecessary, for, after all, the human judgment, schooled through experience, observation, and study, is the most reliable measuring rule for human endeavor and effort.

For schoolroom uses, a scale needs to consider the teacher, the learner,

and the product. The last is but the result of the first and second. It is the proof, not the cause—the effect not the energy.

A writing scale should offer a check to over-valuing or under-valuing a product; it should enable a teacher, principal, supervisor, or superintendent to discover when a class is inefficient, passing fair, or efficient.

Furthermore, it needs to emphasize quality rather than style in writing, and to show reasonable differences according to age limitation, need, and capacity.

Few scales do these things. They must do so to maintain a "place in the sun," until they can become imbedded into the conscience and skill of every teacher.

MR. CHAMBERS

Considerably out of the ordinary are contributions and copies in "Practical Writing for Practical People," by Chirographic Spencer Chambers, begun in the February Business Educator. There is considerable of the poet in Mr. Chambers, and as a consequence his text is a treat because of its original style and freshness. It is not an easy task to make matter-of-fact instruction interesting and yet to-the-point. But his skill at word weaving and setting is no more keen and dexterous than his pen in executing the accurate yet graceful copies. Glance again at his product before you pass on.

COME AGAIN!

With this number of the Business Educator, Mr. P. B. S. Peters, Director of the Commercial Department of the Manual Training High School, Kansas City, Mo., brings his contributions on Commercial Law to a close. We regret his time is too fully occupied to continue at present, but we are in hopes of again having him with us by another year or before.

Mr. Peters' modesty and thoroughness insures intensive, solid material, modern, practical, and worth-while. Practical Business-like Serviceable Peters is a long suggestive name but he is long physically, mentally, and socially, and that's why we hope it will not be long until he will return to our columns.

MR. JAEGER

We wish to call attention to the splendid articles being contributed to our columns by Mr. F. E. H. Jaeger, of the Vocational Guidance Department of the East Side High School of Newark, N. J. Mr. Jaeger's sympathies are all on the side of young people, and yet he is large enough in experience and broad enough in mind to discover that the employer needs science rather than mere sympathy in the selection of his employees. As a consequence, Mr. Jaeger is performing a valuable service in helping young people to discover the world's needs and assisting the employer in finding the kind of help he most needs and is willing to pay for.

We have known Mr. Jaeger for some years and have been highly impressed with the services he renders in teaching. Like most commercial teachers, his heart is in his work and as a consequence, he is happy and highly successful.

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**News Items and Miscellaneous
Timely Material.**

Inspiration
AND
Enthusiasm
ARE
Not Caught



EDITOR'S PAGE PROFESSIONAL EDITION

**A Forum for the Expression of
Convictions and Opinions Relating to Commercial Education**

ENCOURAGEMENT, OPPORTUNITY, AND RESPONSIBILITY

Salaries for commercial teachers are increasing gradually, and as a consequence they are higher than seemed possible a decade ago. And unless some unforeseen calamity comes along they will continue to rise.

Then, too, employment is more secure than ever before, unless one is a failure or unreliable, or untrustworthy. The commercial teacher today, if he be able and sensible and growing, need not worry long about security or surety of employment in either public or private schools.

And what is almost as gratifying as a good salary and security of employment, is recognition, even of the high-brows, that commercial education is real education, as much so as any other, and therefore deserves a place "in the sun" of world knowledge and service.

But all these things mean responsibility as surely as they spell opportunity. They mean more thorough preparation and more efficient service. But achievement means power and growth and extended vision and enlarged lives to those who possess the necessary ambition and desire and purpose.

BUSINESS COLLEGE MORTALITY

It is probably not far from truthfulness to say that the epidemic of Commercial courses which broke out a few years since in high schools killed off a goodly number of bad business colleges.

The epidemic, as is not unusual with epidemics in other things, caused searching inquiries to be made, some practices to be improved or abandoned, and definite remedies to be applied, with the result that those business colleges which weathered the epidemic are larger and better than before, and have a longer lease of life because of the clarification of the atmosphere as to the need and worth of commercial education.

The near-panic which at first seized the private school fraternity soon subsided and in its stead there has developed confidence and faith on the part of proprietors, patrons, and public which will not soon again be doubted or questioned.

EDUCATIONAL CREDITS

The effort to "accredit" certain commercial schools from within is commendable. It means strengthening of courses and improving of the product. Commercial students are at a disadvantage when seeking entrance to colleges.

One of the chief causes of this disinclination to credit commercial students is that not standard of entrance or foundation has been required in commercial schools on the part at least of those who aspire to go on up higher educationally.

But there is one very wholesome sign which is the policy of a large number of colleges to modify their entrance requirements so as to admit commercial students upon a fair basis of credits.

For a time during the reconstruction period, confusion, inconvenience, and unfair rejections will prevail, but all need to confer and concede and consider the question from its various angles in order that right may prevail.

Quality of training counts more than kind when it comes to character, culture, or efficiency; therefore the need of seeing that the quality is right. Its extent can be remedied much easier than its quality.

NOW COME ON, AND HELP

Editor of the Business Educator:

During the Federation meeting in Chicago, the painful announcement was made that William A. Hadley, one of the best known and best loved commercial teachers in the west had within the past year become hopelessly blind. Mr. Hadley had been for a number of years head of the Commercial Department of the Lake View High School in Chicago, and most of us, through his valuable activity in Federation affairs, had come to know him well, and to respect him for his fine abilities, and love him for his delightful personality. It transpired that Mr. Hadley had invested his savings in a little home, still unpaid for, and that owing to the calamity which had overtaken him, was in a position where financial aid from his friends would be most welcome.

Something over \$100 was promptly raised to meet our unfortunate brother's immediate needs, but, of course, such aid could be but temporary. Now an opportunity has arisen where all of us can render a permanent service to our friend, and, better yet, without involving charity or any financial sacrifice on the part of those who help. Mr. Hadley has taken an agency for securing subscriptions to some 600 popular newspapers and magazines. These include nearly all of those that most of us have been taking. Clubbing terms are offered, that is, a combination of several periodicals at less than the subscription price. If every commercial teacher or subscriber to the Educator will just give to Mr. Hadley his magazine subscriptions hereafter, the commissions he will receive will chase the wolf from his door for good, enable him to save his little home and support and educate his family. I hope every one of you will be glad to be in on this. Just write Mr. William A. Hadley, 913 Oak St., Winetka, Ill., for his clubbing list, and then, when it reaches you pick out your magazines and send him your

check. Better enclose a two cent stamp to save him expense.

Let us all help this stricken brother of ours in the right way, and do it now.

Sincerely yours,
CARL E. MARSHALL.

MENTAL MEANDERINGS

CARL C. MARSHALL
Cedar Rapids, Iowa

The Call of the Woods

It is really scandalous, the way Old Tempus goes on fugiting. He keeps throwing the days and weeks and months at me so fast that I can hardly dodge them. It makes me think of a pie-factory I once visited, where the pies as "unfinished product," the cost accountants would say, came along on a moving table before a row of girls. One girl put in the bottom crust, another dashed in a dipper full of sauce, another put on the top crust, another trimmed it, but no girl got a chance to make the whole pie. So with the months that run by on the revolving calendar of the year, I can hardly get more than a dab at any one of them, and the next thing I know it is New Years, and another batch comes along. According to my thermometer, which this morning reads six above, it is yet winter, but here I am writing stuff for the Educator for March. Before I know it, I shall be awakened one of these mornings by the advance agent of the robins. Already I can see to dress at six-thirty without turning on the light, which means that Old King Sol is again on his return trip to the North, with all his gay entourage of bursting buds and blossoms, and his mating choir of song sparrows and meadow larks, with chorister robin, directing things from the top of the nearest maple. Doesn't the very thought of it bring you a whiff of the lilacs and the crab-apple blossoms?

I have come to the conclusion that there are just two things, mainly, that keep a man young; first, loving and mingling with children; second, daily or, at least, weekly tramps in the fields and woods, where the young things of Nature live, and where Youth is King. It is the kiddies, backed by the flowers and the nesting birds, that keep the wrinkles out of a fellow's soul, if not out of his face. This is not a new prescription, of course, but I'm afraid too many of us do not take it as often as we should. The problem of playing with the kiddies is not so hard. If you haven't any of your own do as I do—go and borrow other people's. You won't have to leave your own block to find them, and they are quite tame and approachable if you go at it right





But with the things of the woods, it's a little harder. You have to hunt for them. Also you must be able to spare a little time when the hour is right, and you must learn how to "loaf and invite your soul," as dear old Walt says. I like early Sunday morning best, and here is my program and equipment:

Start at six o'clock in March, and make it a half hour earlier for each month thereafter, take along a bun, an apple, and a cake of chocolate for breakfast, and a sack of peanuts and bread-crumbs for the squirrels and chipmunks, and tree sparrows. (You are going beyond the range of the English sparrow, the one bird I am not on good terms with.) Take along, also, a pocket magnifying glass, and a good binocular to spot the birds with. Board the earliest car for the end of the line, and usually the woods won't be far off. There should be a river or a lakelet, or at least a brook near your objective, for the wild things of the morning, whether of blossom or fur or feather, like the water. If, as I hope, you can be out several hours, take along some golden book of real poetry to pore over when you rest occasionally on the trunk of a fallen tree, or a rock by the water-side. "Leaves of Grass" is a good one, for you can open it at random and find things on any page that will just match the mood of the woods. This spring I shall carry "Christus Victor," a glorious little volume of varied verse on deep things by Henry N. Dodge. Some books seem to read best in the near presence of the things fresh from God, and these are among them.

But on this special morning trip you are not out for books, but for the things out of which the books are made. Did you see that belted Kingfisher, come swooping down the stream, with a sharp eye for his breakfast minnow? "Halcyon" the poets call him. For a further apostrophe of him see Maurice Thompson's "Byways and Bird Notes." That star vocalist caroling from yon elm, is either a brown thrush or a red-breasted grosbeak, your opera glass will settle the matter, and thereafter you won't need to look, as the voices of these sylvan prima donnas are as distinctive as Melba's and Schumann-Heink's.

Hepaticas! Hepaticas! I felt sure you would find them and better, better, just beyond them, the nodding stars of the bloodroot! **Sanguinarius Canadensis**, is the high name the botanists give it, and despite its innocent looks, its heart secretes a deadly poison. It is too early for violets; you won't find them till the oak buds burst, and the trilliums and may-apples are in bloom, but there should be some yellow stars of the erythronium about.—"dog-tooth-violet" is the foolish name somebody has given it.

Hark! What singer is that who is piping from those willows across the brook? Up with your glass, quick! There he sits, facing us with a black spot in the center of his ashy-grey

breast. It is a song sparrow. You won't often miss him on these bright mornings if you learn his haunts.

Well, you are back in time for church, and I'm sure you will be sweeter-souled all the coming week for these rich three hours in "God's First Temples." Wish you could have dallied longer, and that the Meanderer could have been with you.

Personality. Here is another word **What Is It?** which, like that over-worked vocable, "efficiency," is getting badly toil-worn. I don't see how the salesmanship and other business psychologists, could have got along without these two words. They have been mauled and moided, and dissected in so many dry-as-dust essays, and sent spinning from off the tongues of so many rapid-fire orators, that they are in danger of getting so familiar of sound that they will become meaningless. Did you ever try the experiment of repeating a word over and over again, until finally it grew stange and seemed to mean nothing at all? I remember doing that when I was a boy with the word, milk. I kept saying over to myself, "milk, milk, milk, milk," until the word so failed of its impression, that I said in my confusion, "Pshaw! I don't believe there is such a word." I am beginning to get that way with "efficiency" and "personality," and within a slip of wondering what kind of fish "efficiency" refers to, and whether personality has not some relation to cats.

And yet, both of these fine words have a deep and worthy significance, if people would only cease from keeping them eternally ringing in our ears. The other day, just before getting up to talk to an audience of 1500 people, the thought suddenly flashed upon me that in all that sea of faces, no two were alike, and that no two souls behind the faces, either, say, thought, or felt alike. Just **whom** was I to talk to? How could I make my message carry to all of them?

There is something almost mystical in the way one human being reacts upon another. Some souls are like aqua fortis; they corrode everything they touch. Others, like Emerson, have the magic of the Philosopher's Stone, and turn everything to gold. Still others, like Billy Sunday, have the power of phosphorus, and can make hardened steel burst into flame. Then there are myriads of others that are as inert as the gravel stones under our feet and seem only capable of wearing one another smooth. Occasionally, among the pebbles, will be found one with a lustrous heart, and a little right manipulation of the lapidary will make it throw out shafts of rainbow light for all the rest of eternity.

Again there are human souls that are like certain mysterious seeds that lie buried in the soil for years and years, and then develop a vivid vitality, sprouting, growing, bursting into glorious bloom and fruitage. William de Morgan was sixty before he

ever took up his pen to write his wonderful books, the greatest novels since Thackeray. Lewis Carroll was for years a dry-as-dust, mathematician, before he gave us 'Alice in Wonderland,' a classic fairy tale that will out-live time. Genius bears its own light and takes care of itself. But what of the rest of us? Have we all something in us that can be set going by the right formula? Or may we build up within ourselves the magical thing called "personality?" To a degree, doubtless, and the work is worth while. But we must not be taught to expect miracles. We may polish the marble, and the onyx, we may convert pig iron into watch springs, and we may discover a diamond in a gravel bank or a poet in the hovel of a peasant, but we may not change the ultimate fibre of either men or minerals. The personality that wins and dominates in the affairs of men is like other forms of genius, mainly a gift from the gods.

Why Not Get Together? This particular meaning takes the form of a word of suggestion and advice which at least has the merit of not costing anything to those to whom it is offered.

The cause of commercial education is just now afflicted somewhat by over-organization. Besides the two big organizations, the Commercial Teachers' Federation, and the Eastern Commercial Teachers' Association, there are, I believe, at present, the New England Association, the Pacific Coast Association, the Missouri Valley Association, and the Central Association, the last two covering the territory between the Mississippi and the Rockies. Besides these there are "Commercial Departments" in many, perhaps most of the state associations of public school teachers. This makes more conventions than the most enthusiastic commercial teacher can attend. Just now the shoe pinches most in the region of the Central West. There would seem to be no good reason why there should be two more or less competitive associations in this territory, especially as the same region is tributary to the Federation which meets each winter in Chicago.

Both the Missouri Valley and the Central Association promoters have trouble in getting enough numbers in attendance to support a worthy program, and pay expenses. At the Missouri Valley Association this year, there were only 50 or 60 present, notwithstanding that they offered as fine a two days' program as it has ever been my pleasure to listen to. The Central last Spring at Minneapolis, was little larger. Now, it is plain as a pikestaff that the teachers of this region should unite in supporting one good association, just as the brethren of the Atlantic States have done. Their meetings could be held in the leading cities of Iowa, Missouri, Nebraska, or Kansas, and still be within easy reach of most of the members.

(Continued on page 24)



The High School Commercial Program

D. WALTER MORTON, A. M., C. P. A.
Dean of School of Commerce, University of Oregon, Eugene, Ore.

PAPER NUMBER 6

History. History is one of the purely cultural subjects which the 4 year course allows time for. The suggestion is made that this subject be confined to the U. S. History, and that the subject begun in the second semester of the first year continue through the first semester of the second year.

We recognize that usually more time is given to the study of history. Ancient and modern history are sometimes taught, but if we are to really fit and prepare commercial graduates for practical work, more time must be spent on the business subjects, and less on the cultural, and history, it seems to the writer, is one subject the time for which may be cut down. Attention is also called to the fact that the writer does not propose a combination of history and civics. The experience of a number of teachers, who have talked with the writer regarding the matter, is that results are uncertain, when history is taught three days a week and civics two. Any combination of the two subjects begins unsatisfactory and scattered results. The student does better when concentrating all his efforts and time on the one subject.

Civics. Civics, as stated before, is exceedingly important for the vocational student, and the second semester of the second year, it is suggested, be devoted to a study of this subject, for five periods per week. This provides for concentrated study of this subject.

Modern Language. The usual modern language course is confined to two years. This is only enough to give a reading knowledge of a modern language, and such a reading knowledge would be sufficient for conducting correspondence in the modern language chosen, but would not enable the student to become proficient enough to speak such a language. The ear must be trained as well as the eye, and for proficiency and facility in handling the oral work in modern language, it will be necessary for an additional year, which will enable the modern language teacher to provide conversation or speaking training in the modern language chosen from the beginning, by combining both the reading and speaking training. As a matter of fact, 4 years would not be too much for this work in order to accomplish the ends sought.

Here again the experience of most high school graduates, it may be observed, seems to be that they make little or no use, in a practical way, of the modern language learned in the high school. This may be due to the fact that in most callings in business, there is little necessity for the use of a foreign language. It may also be due to the fact, that the student does not get enough of the language in the

two years to make a practical use of it. The writer believes that unless the modern language is put into the course for the purpose of cultural development, and that alone, in most cases, it would be better to leave it out altogether. It certainly can not be said that the two-year course is required for practical reasons. In the program we are suggesting, however, place is made for three years of modern language, with the purpose of making the subject of at least some practical use to whatever students may find occasion to use it, and also with the hope that with the additional year, some students in the commerce course may become sufficiently interested to carry on the study of the foreign language chosen, for further cultural development. We would repeat again that we are strongly of the opinion that two years is not enough to give sufficient knowledge to make the language of practical use, and that three years at least may provide for the necessary speaking knowledge which is needed to make the language at all practical.

There are so many new subjects for the commerce student to begin in the first year, that we think it wise to delay the start in the modern languages until the second year. We believe, also, that when a 6-year course is to be established, as probably will be sooner or later in many schools, provisions should be made in the extra two years following the four-year course, for a continuance of the foreign language. The arrangement suggested, beginning in the second year, and continuing through the third and fourth, would enable the 6-year student to continue with his study of the foreign language in the 5th and 6th years, and would really provide time for an efficient working knowledge both from the reading and the speaking standpoint, for students continuing the work through the five years.

General Science. In order to introduce the student into a study of science, the 5-period course in general science is proposed. There seems to be no special agreement among science teachers, as to just what this course ought to include, so that at the present time one is apt to find a little of all of the sciences attempted under this heading. The course should at least provide instruction in some of the general ideas regarding the sciences, together with some experiments, which may be worked out both by the teacher and by the pupil. It is impossible to give very much science in the 5 periods for one semester, which is suggested as the time to be allowed for this course. The 4-year course, as outlined, will not allow for as much as one year of either physics, chemistry or geology, and therefore the 5 periods per week for one semester is

proposed, as a chance for the student to get some insight in the various sciences. Perhaps when the subjects previously suggested as properly belonging to the grades are taught there, time can be allowed for a year's work in physics, and perhaps another year's work in chemistry, and perhaps some little time might also be given to geology.

Certain Subjects Omitted from this Suggested Program. One may see at a glance that certain subjects, usually found in the ordinary commercial high school program, have been omitted from this suggested program. The reason for this is that some subjects, in the opinion of the writer, are not suited for high school students in the four-year course, but had better be left for the six-year course. We will discuss these subjects and their place in the curriculum later. It will also be noticed that an attempt has been made in this suggested program for the 4-year course, to concentrate the efforts of the student, by allowing in every instance the subject to extend for five periods per week through one whole semester at least.

The program for the four-year course, which we suggest, is as follows:

THE FOUR-YEAR COURSE

First Year

First Semester—	
English	5
Algebra	5
Spelling and Penmanship ..	5
Commercial Geography ..	5
Vocational Guidance	5
	25
Second Semester—	
English	5
Algebra	5
General Science	5
Commercial Geography ..	5
History	5
	25

Second Year

First Semester—	
English	5
Commercial Arithmetic ..	5
History	5
Modern Language	5
Retail Selling	5
	25
Second Semester—	
English	5
Commercial Arithmetic ..	5
Civics	5
Modern Language	5
Salesmanship	5
	25

Third Year

First Semester—	
English	5
Bookkeeping	5
Modern Language	5
Shorthand	5
Typewriting	5
	25



Second Semester—

English	5
Bookkeeping	5
Modern Language	5
Shorthand	5
Typewriting	5
—	25

Fourth Year

First Semester—

Business English	5
Bookkeeping	5
Shorthand	5
Typewriting	5
Modern Language	5
—	25

Second Semester—

Business English	5
Bookkeeping	5
Shorthand	5
Typewriting	5
Modern Language	5
—	25

The Four-Year Course with Electives

The program just suggested was a rigid one, devised with the idea in mind that the students electing it, both boys and girls, definitely had determined on a commercial education and wished to acquire earning capacity and efficiency in the four years of a high school course. In many instances, however, there are students in the high schools who wish to take one of the prime commercial subjects, rather than both. When such latitude in election is allowed, it is possible to retain the prime commercial subjects, and to allow for electives in the second, third, and fourth years, using the program just suggested.

Modern language an elective. Inasmuch as there is not always a demand, or practical use made of modern language study, as previously mentioned, latitude might be given the student, whereby instead of the ten periods per year in modern language in the second, third and fourth years, he might make an election of some other subjects. In an agricultural community, manual training might be substituted, so that the young man who knew that he was to work on a farm, for instance, and who was taking the commercial course with no idea of actually entering into commercial life, might substitute for the modern language, which he rarely would have occasion to use, manual training, let us say, 10 periods per week in the second and third years. In the fourth year he might elect one of the other cultural or scientific subjects open for election—history, chemistry, physics, or even geometry. The girls in this instance might elect instead of modern language, domestic science, which they could carry through the three years remaining in the course, inasmuch as the National Education Association course, as outlined by the committee of that association suggests three years of domestic science as an elective for girls, or music or drawing, or any one of the other cultural subjects offered in the high school program and open to

them as electives. The boys likewise, would have an opportunity of electing whatever subjects were open to them as electives, but in every instance all commerce students would have had training in penmanship, commercial geography, commercial arithmetic, retail selling, salesmanship and bookkeeping, or shorthand and typewriting, algebra, English, general science, history and civics, all of which we believe they ought to know something about, no matter what business they might enter. The elective privilege is sufficiently broad to allow for special training for girls in domestic science, music, or drawing, or even science, in addition to that required by the program.

Stenography and Typewriting or Bookkeeping Elected. In the case where students wish to specialize in one of the two prime commercial subjects, say stenography or bookkeeping, such students might have an additional elective, provided they did not choose modern language in the third and fourth years for ten periods per week.

The course then, with elective privileges, would be as follows:

THE FOUR-YEAR COURSE
WITH ELECTIVES

First Year

First Semester—

English	5
Algebra	5
Spelling and Penmanship ..	5
Commercial Geography ..	5
Vocational Guidance	5
—	25

Second Semester—

English	5
Algebra	5
General Science	5
Commercial Geography ..	5
History	5
—	25

Second Year

First Semester—

English	5
Commercial Arithmetic ..	5
History	5
Retail Selling	5
Elective	5
—	25

Second Semester—

English	5
Commercial Arithmetic ..	5
Civics	5
Salesmanship	5
Elective	5
—	25

Third Year

First Semester—

English	5
Bookkeeping	5
or	
Shorthand	5
and	
Typewriting	5
Elective	10 or 15 hrs.

Second Semester—

English	5
Bookkeeping	5
or	
Shorthand	5
and	
Typewriting	5
Elective	10 or 15 hrs.

Fourth Year

First Semester—

Business English	5
Bookkeeping	5
or	
Stenography and Type-	
writing	5
Elective	10 or 15 hrs.

Second Semester—

Business English	5
Bookkeeping	5
or	
Stenography and Type-	
writing	5
Elective	10 or 15 hrs.

ACCOUNTANCY

(Continued from page 21)

provides three records, each of which is closely related to the others. In the General Ledger, there is a Hardware Purchase account; in the storeroom a detailed record (a card or sheet for each item of hardware) of the hardware stock; in the Cost Dept., a record of all hardware issued upon Requisitions, addressed to the factory. Where the Cost Dept. record is brought into the Hardware Purchases account by a credit through the Journal, the balance of this account should show the value at cost of the hardware stock in the hands of the storekeeper, and should agree with the Stores Dept. records kept by the Store-keepers.

Supplies Costs

The collection and handling of Supplies costs should be carried out along about the same lines and the same care should be used in the classification. Fuel purchased, for instance, should be given a separate account, while general factory supplies such as oil, belting, waste, etc., may well be kept in one account, or an account be kept for each item, depending upon the size and also upon the nature of the undertaking considered.

Material Costs Reports

The Material records of the Cost Dept., concerning the total Materials issued, are made up from Requisitions, written up by and received from the foremen during the month, as fast as they received Shop orders from the superintendent.

They should be arranged in the form of reports to the general accounting office. They need not necessarily show order numbers, but should always show whether the Material was used on production, or construction, or on repair work. A similarly compiled report will be made up for Supplies used, or consumed, during the period under consideration.



ACCOUNTANCY

WINFIELD WRIGHT, LL. B., C. P. A.
Philadelphia, Pa.

FORMS NECESSARY IN COST-ING REQUISITIONS

Upon receiving a shop order the foreman's first act should be to find out what material he will need. He then orders up this material from the Store-room, using a Requisition, which is made in duplicate.

Form of Requisition

Requisition No. Date
Store Keeper: Please issue for use on Order No., the following material: The body of this form contains spaces for Quantity and Description of the stores issued.

The Bottom of the Form

Date Issued Foreman
..... Department
..... Store Keeper

When the foreman receives the material the quantity is checked by him against his copy of the requisition, which form is then sent by him to the Cost Department. All the necessary entries are made on the store's records by the store-keeper's clerks, after which the requisition (the store-keeper's copy) is also sent along to the Cost Department.

All purchased stock, materials and stores are turned over to the General Store-keeper whose duty it is to classify them, store them properly, and issue them only upon properly authorized requisitions. He obtains the larger portion of his stock by making requisitions upon the Purchasing Agent.

In order to account properly for the receipts and issues of this stock so as to always have on hand what is wanted and at the same time to avoid carrying an unnecessarily large stock of any of the articles in store, and tying up needlessly any of the company's funds—he employs a Stock Ledger Card. This gives the name of the article, and its weight, dimensions, etc. At the top of the card and at the right are entered the maximum and the minimum quantities to be kept in stock. When the store-keeper notices that the stock on hand is getting down near to the minimum or to its lower limit, he notifies the Purchasing Agent requesting him to buy enough to restore the item to the maximum, or to the higher limit.

The wise Storekeeper when making these requisitions upon the P. A. (Purchasing Agent), makes due allowance for the time required to get the article needed. Articles such as nails, wood screws, etc., can be gotten in a day or two, while, say, brass

tubing may require a week or longer. Iron castings can be had almost immediately, while steel, brass, or aluminum castings may require a month or longer. Articles manufactured abroad would naturally require more time to obtain than domestic product.

When the article is received, it is entered upon the Stock Ledger Card in the Received column, the data and quantity being the factors entered. When an issue of the article is made, the data and quantity is entered in the Issued column. The quantity on hand can be quickly figured by finding the difference between the sum of the issues and the sum of the receipts. As most articles are purchased in considerable quantities and issued in small lots, there will be but few entries of receipts and a much larger number of entries of issues to the factory. For this reason the greater part of the card, say two-thirds of it, is set aside for issues to the factory. The same ruling occurs on each side of the card. When one side is filled up, the balance is ascertained and forwarded to the other, or opposite, side. A filing drawer is the container of these cards, where they are arranged alphabetically. It is to be remembered that the name of each article for which a card is kept is entered at the top of the card used.

Work Orders

When the foreman is ready to hand out the work to the men in his gang, he makes up and hands to each man a Work Order. The usual and best form for a Work Order is an ordinary Time Card. Upon the completion of each job, the men place the Work Orders, or Time Cards, in a rack or other place provided for the purpose. These cards are later, say at the end of the day, sent to the Cost Department.

Heading

WORK ORDER (Time Card)

Shop Order No.
Piece No.
Drawing No.
Material
Material to go to (Workmen or Machine) No. No. No.

In the ruled spaces is a thoroughly complete description of the work which the workmen are to perform.

The direction, "When finished deliver to" occupies the last line of the form.

The above form of Work Order, or Time Card, is planned to pass through the hands of several men, the number of men depending upon the different operations required and necessary to complete the cycle of manufacture. It shows the number of men and machines to which the work is planned to go, by the planning and routing department.

In actual and every day practice, it is generally the better plan to see that all Requisitions and Work Orders (Time Cards) are collected at least once during each day by some clerk from the Cost Department. Sometimes the Time Cards are also

made up in the Cost Department and handed to the foreman with his Shop Order, leaving him to enter only the workmen's numbers.

The arrival at the Cost Department of the Requisitions and Work Orders, or Time Cards, furnishes the Cost Department with the necessary data for Material and Direct Labor charges to the various individual jobs. Now, if the getting together of this data extends no further than a mere listing of the costs of each job, it does not reach its actual value as a part of the accounting records. They are none other than ordinary memoranda. The real value is reached only when the records of the Cost Dept. are made a part of the general accounting system of the business—where controlling accounts absorb all individual items of cost.

Material Costs

The compilation of Material costs from the Requisitions upon the Stores Department should show the total cost of all Material used in the plant during any given period and the total cost of all Materials used on each job handled.

The records intended to show the cost of all Material issued to the factory should be divided according to classes, following exactly the same classifications that are used for Material Purchases accounts in the General Ledger. This is vitally important for the information derived from such classification is needed and used to form the connecting link between the Cost and the general accounting systems,—to tie the two together.

The value of the accounting records is greatly enhanced, if in the General Ledger a purchase account is kept for each class of Materials and Supplies. If only one kind of Material is used, only one Material account is needed in the General Ledger. But in a furniture business for instance, separate accounts should be kept,—one for purchases of lumber and one for purchases of hardware; in a harness manufacturing business, separate accounts should be kept to show the figures paid for harness leather, patent leather, saddle leather and hardware. The proper classification for any special business will readily suggest itself, after careful thought. The Material should, however, be classified according to its most natural sub-divisions.

Store Costs

The Stores records, also, should be divided according to the same, sub-divisions, or classes, so that the items of Material included in any one purchase account can be checked without reference to the items of other classes. In the store room of, say, a harness business, a separate card, or sheet, would be used for the recording of each item (there would be as many sheets or cards as items), in the hardware stock, while all these individual records of the separate items would be filed, or grouped under the general classification, Hardware. This method

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Making the Letter Head Make Money

LOUIS VICTOR EYTINGE

For a long time Mr. Eytinge's articles in various business and technical magazines have been considered the most authoritative ever written on the important subject of business correspondence. This present article is one of the best that has ever come from his pen. See the November number for the first installment.—Editor.

"You're just the chap I've been wanting," said the lubricants jobber to the lettersmith,



"for I've been showing this letter to a number of people who agree with me that it is one of the best ever. If you can turn out goods like that you can have my work. Coming down on the car

Wednesday I got a jolt, generated a gronch and growled at everything until I struck this letter, which charmed a chuckle out of my throat and then, made me scratch my head only to finally order the darned thing. Read it yourself!"—and here is the letter:

"Office of the President,
C. E. Erickson.

Des Moines, Iowa,

September Fifteenth.

Mr. Richard Rose, Los Angeles, Calif.

"We're both alike—you and I—you and I. Heavens, no, not physically, for I'm a big, fat, funny sort of critter—but we're both alike in that we do the same thing; sell; and we both have similar selling problems. That is why I want your advice and your cooperation.

"Here's the problem:

"A manufacturer or jobber has one idea in mind: to strengthen friendly relations with present customers and create new ones with prospects. He wants to find a way by which to insure the dominance of his name, his house and his goods, in the minds of both patrons and prospects at the very minute they are likely to be in the market for anything in his line—wants to insure the constant suggestion of his name and line, in an insistent yet gentle manner, during business hours, on both these classes.

"The best thing that has yet been offered for this purpose is a little device that attaches itself just below the phone mouthpiece. It consists of a self-contained spring curtain, which when pulled down, shows the numbers of the phones most frequently called. It is about the handiest thing in an office and carries the advertising in front of the buyer's eye during all business hours. Many thousands have been used by manufacturers and jobbers, being given away for this mental-suggestion-sales purpose and many fine testimonials tell the tale of the results rendered. Some of them are attached. The funny thing about it, is that the cost is but that of a single

cigar—two form letters. Now I've written three letters about this to one house and in one I enclosed my personal stamped envelope return, although this house first inquired about the device I do not seem to be able to sell them!

"So then, won't you kindly advise me how I (who make these Handy Telephone Lists) can best sell them to YOU, the man who inquired and who can so splendidly use them and to whom this is my fourth letter? I'll value your reply—still more your order. With good wishes,

"Anticipatingly yours....."

Do you like that letter, too? What is the secret of its success? There are a number of things, but you notice first the fairly chatty opening, which tells you that the writer is a "big, fat, funny sort of critter," and all fat men are lovable sorts of cusses, aren't they? Your mind pictures a Falstaffian fellow making the confession whimsically and you are at once lowering the guard we unconsciously erect against all selling effort. It wouldn't have made a particle of difference had he been lean—in fact, I know of a tall, thin chap who inverted this very same opening, making sport of his own physical aspect, for he says: "I'm a lean, lanky, long-legged, fence rail sort of chap." You feel refreshed that the writer does not assume any hifalutin superiority over you, rather that he puts you in the higher class, and from smiling at him, then with him, you charm yourself into reading the rest.

Then he asks your advice about a problem which interests both, and, do you not feel inclined to help another business brother out of a difficulty, especially since the problem is mutual? There is not so much ballyhoo of "you-you-you," nor yet the blatant, "I-I-I." Most of the letter is in the third person—the writer casually stating conditions, leading the development without effort toward the stinging reproach in the fourth paragraph, a reproach which leaves no bad taste. You feel inclined to sympathize with him, for your own stamped reply envelopes have so often been neglected—then comes the sharp climax, breaking suddenly, when he makes you feel a bit of shame that you were the neglectful person and it is your advice on how to sell you that he is after. As man to man, don't you smile at the trap into which you have blundered, don't you appreciate his good nature? Don't you chuckle sotto-voce, "Well, I'll be darned?" And that is exactly the object he had in view, to smile his way under your guard, into your good graces so that an order went his way.

A peculiar thing about this incident is that the remarks of the jobber were directed to one of the letter experts who helped build these same Erickson letters and who has since put on a campaign of direct mail advertising, which has tripled this oil-jobber's business in the face of heavy Standard Oil competition—a campaign that will

soon be described in The Business Educator.

We do prefer to be greeted by the sunshine, rather than the storm. The salesman with a smile on his lips with radiant good nature plus respect, is pretty likely to be the first one past the inner rail. So, too, the letter with a human smile is more apt to win its way to a reading than to flutter to a worthless waste-basket end. Nor is this alone in letters, but holds good in every other form of direct-mail literature, from return cards to catalogs. This may be a work-a-day world, but more is done when in good humor than otherwise. We do not have to be crude clowns, boisterous boobs, in our selling efforts—that is carrying a good thing to an extreme and in no place is an extreme more dangerous than in business correspondence. Good humor does not necessarily mean that one has to be a Joe Miller jokesmith, but that you create a cheery feeling in the heart of your reader.

Oh, yes, you say, that sounds alright for some things, but you don't dare to try it on women. Don't, eh? Listen to this:

"Dear Madam!—Every woman advertises—that is what one noted woman writer told me the other day and it started a train of thought I want to pass on to you.

"Is it true that every woman advertises? Yes, it is, for that is exactly what she is doing when she entertains! Of course, in the name of true friendship, we give the best that is on our tables, in our homes and our hearts. Yes, in all frankness, honest Injun now, aren't you curious to hear what is said about you, after every party, every dinner? I see you smiling laughingly, for we are all alike, we humans. And it is true, that when we entertain, we put our best bib and tucker foremost, which is advertising—so that our guests advertise us in turn, through their friendships and comments."

Thus opens a letter sent out by a canner of fine vegetables to a list of women phone renters. He goes on to make a plea for all advertised goods, particularly his foods when the house-wife entertains. The full letter I have had printed on heavy paper, with others of the kind, and often when I have women visitors I pass over the lot, watching them as they read. Never has that letter failed to light an eye or crinkle the corners of the mouth into a smile, and investigation proved it one of the most successful letters ever used by this firm.

Attached to a letter going to wealthy women on behalf of a founding charity, was a photo of a jovial little child, smiling in the sunshine and having sunshine in his heart. The copy opened with, "Isn't Charlie about the cutest tot you ever saw? Doesn't your woman-heart desire to catch him up in your arms and tickle his fat ribs? Wouldn't he crow, if you danced him on your knee and



clapped his chubby hands to a 'patty-cake-baker's-man' song?" Yes, even if you are a stern business builder, with ugly horn specks on your nose, you're feeling cheery-hearted because you can see women doing the very things talked of and it makes you—as it made them—smile. Ah, yes, the smile was needed, for the next paragraph pulled at one's heart strings as the tragedy of the orphan is unfolded, for Charlie had been rescued from a negro hovel! The secret of the success of this solicitation was in the fact that the reader was made to run the gamut of emotion from smiles to tears—the tears last, so as to lubricate the purse hinges! There's Noble Pragg, one of the most expert of lettersmiths, who opened one of his letters written as a follow-up for a department store client, with an interestingly ludicrous paragraph telling how he stubbed his toe, banged his shins and blamed near broke his back trying to catch a Moth-Miller, while his good wife from her vantage point on the bed, asked: "Did you get it?"—then swings right into the application—that he had not yet received the reader's order. He couldn't say, "this is a follow-up to my follow-up and why'n blazes didn't you order"—but he could smile his way into the woman curiosity and good nature for all women know such cases. So too, the secret of many successful sales letters may be found in the smile that preceded the hard-headed selling effort. The shoe dealer who pictured a mother humorously chiding her children because their toes stuck out of their shoes and then advanced arguments showing that his school shoes outwore all others—that shoe dealer smiled his way into a mother-heart, just as Bill Galloway, who made Waterloo famous, has smiled his way into the good graces of hundreds of thousands of American farmers, through his genial, good-natured smiling sales letters.

"How was the holiday business with you? Good! That's the answer. How do you feel about business prospects for 1916? Never better!

"Happy and optimistic over the outlook, aren't you? So are we! It takes no seventh son of a seventh son to prophecy that the new 1916 is to be a year of unprecedented Prosperity—for you and for us all.

"Pencil Prosperity, if you please, Mr. Stationery Man"—so runs a part of one of the Blaisdell Paper Pencil Company's letters. But then, Myron Townsend, their advertising director, always was a "crazy critter," which is one reason Blaisdell is hard put to catch up with orders long booked. Townsend is as much an official optimist as ad-manager, which is better than a grudging grouch, eh? Carping critics may say what they please, that style works for people who know how to make it!

(Concluded in April)

MATHEMATICS

O. S. SMITH

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WHAT ABOUT PARTIAL PAYMENTS?

Most text books published during the last sixty years give two principal rules for applying part payments made on notes that bear interest, the United States Rule and the Merchants' Rule.



The matter of applying these payments has been decided in a great many of our states by court decisions and in others by statute. Most of the states have followed the decision of Mr. Justice Wayne in the case of *Story vs. Livingstone*, 13 Peters 359, which arose in Louisiana and was taken to the United States Supreme Court for a final decision. This case was decided in 1839. In this decision a citation is made of several earlier cases, among which is a decision by Chancellor Kent, of New York, made in 1824, and earlier cases arising out of the English Chancery Court. Therefore it is evident that the so-called "United States Rule" did not even originate in the United States Courts.

One text book says the United States Rule is so-called because Chancellor Kent, (of New York) made the decision in which the principle was established. This would seem to be a very poor reason for calling it the United States Rule, as Chancellor Kent presided over the Chancery court of New York State and never was a judge in any United States Court. This decision was made in the case of *Connecticut vs. Jackson*, 1 Johns. Ch. (N. Y.) 13; 7 Am. Dec. 471.

However, previous to this decision it must be remembered this same rule was in use in Chancery practice in England. Of course, there is no material difference whether it is called "United States Rule," "Chancery Rule" or "Equity Rule," but it does reveal the fact that many statements made in text books on arithmetic should be inquired into carefully.

Another statement commonly made is, that when a note falls due within one year the so-called "Merchants' Rule" is used, and when a note is to run for more than one year, the "United States Rule" is used, in case of a part payment.

I believe it is impossible to verify this statement. In the first place there is not a shadow of legal justification for the Merchants' Rule. This rule has, beyond a doubt, been confused with the principle laid down in Kirby's Reports (Connecticut) p. 49 in a case decided in 1784. There are other cases which tend to show this confusion exists but enough of that, let us get to the vital point.

The early books did not mention the United States Rule, but they did mention a rule of partial payments as early as 1808, (Nicholas Pike's Book, mentioned in an earlier article). Some book published before this time might have mentioned it but, if so, I have not been able to locate the book.

Some of the old books said that the United States Rule was the same as the Massachusetts Rule, and Mr. Justice Wayne in *Story vs. Livingstone*, gives a Massachusetts citation, but seems to rely mostly upon Chancellor Kent's decision.

In 1859 Dean's Public School Arithmetic speaks of the "United States Rule" and quotes from "Kent, Chief Justice," this same book also introduces the "Merchant's Rule." I do not mean to say that this is the first book that used the "Merchants Rule," but it is the first one so far as I have knowledge of the facts. As late as 1870 Stoddard's Combination School Arithmetic contained only the United States Rule. No mention, whatever, was made of any such thing as the Merchants' Rule.

Mr. Stoddard's books were quite famous in their day, and it is probable that such a careful writer would have had knowledge of such a rule had it existed. This, coupled with the fact that the earlier books did not mention the Merchants' Rule, also that such a practice had no legal sanction and the further fact that the Connecticut Rule was misinterpreted, leads me to believe that there is no such thing as the Merchant's Rule in dealing with negotiable paper. It is true that the principle of the Merchants' Rule is applied in adjusting accounts, but negotiable paper is quite a different thing.

How many times have students been reminded of their stupidity because they could not remember the difference between these rules? A difference which existed only in someone's imagination.

If I am profaning a sacred thing I shall readily acknowledge my error as I know this is an attack upon one of the sacred institutions of commercial arithmetic, and it is meant for an attack with all the sincerity that I can command.

For several years I have had grave doubts about this matter, and during the last two years I have spent considerable time investigating it, with the result that, in my judgment, it is all wrong.

Personally, I have never known the Merchants' Rule to be used in business nor have I ever been able to find any one who did know of it being used.

If I am wrong in my conclusions I am perfectly willing to be set right, but it would require considerable evidence to convince me that I am wrong.

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MARSHALL

(Continued from page 18)

A big crowd could no doubt be got together about the time the schools close in June, which is a better date than Thanksgiving, which comes so near to the Christmas meeting in Chicago. The Easter season would also be a good time to hold this Western meeting. Neither of these rival Western meetings should attempt to absorb the other. To remove all rivalries, soreness and heart-burning, the new association should be given a new name, a new organization, and the olive branch should be extended to everybody. I happen to know that this idea is approved by most of the thoughtful members of both associations with whom I have talked. I hope it may be brought about. Good names would be, "The Trans-Mississippi Commercial Teachers' Association," or "The West Central Commercial Teachers' Association," or "The Western Commercial Teachers' Association." Good men and women to put this plan into action would be Clay D. Slinker and B. F. Williams, of Des Moines, Lena Voght and W. C. Henning, of Cedar Rapids, F. J. Kirker, P. B. S. Peters, C. T. Smith and Miss Nettie Huff, of Kansas City, M. E. Wallace and E. N. Platt, of St. Joseph, Boyles, of Omaha, Watson, of Lincoln, Almon Gates, of Waterloo, and the big bunch of live-wire school men in the Twin Cities.

Why not go to it, ladies and gentlemen?

Let us bury the hatchet, not in one another's craniums, but six feet underground with the handle down. Let us all unite to build up a big new association worthy of the Central West. All in favor say "Aye." It's a vote. Now get busy.

How to be Intelligent Not long ago a bright and mentally ambitious young man asked me this question, "Mr. Marshall, how can I become intelligent? I never got beyond the eighth grade in my schooling for the reason that I had to go to work to support myself and others. I still work, and shall have to continue to work, but I don't like to go through the world feeling always that I am deficient in education, and more ignorant than those I associate with. I have thought of going to night school, or taking a correspondence course, and I did attend a night school for a while, but some way it did not seem to me that I was getting what I needed. What do you advise me to do?"

Here is the substance of what I told him. Intelligence is acquired mainly through language—getting facts and ideas from good books and good speakers. The word itself comes from the Latin root *legere*, which means to pick, choose or gather. To gather facts and ideas from books and from people requires language. Words are the signals of thought, and if you don't know the signals you can't get

the communication. Intelligence is evidenced, also by language. Leaving out of count, music, painting and sculpture, a man can express what he thinks, knows and feels, only through language. Conceivably one may have gathered much truth and understanding from books, but be so very deficient in using the tools of speech himself, that no one can get the benefit of his intelligence, or even be sure that he has it. The man, therefore, who would be an active, intelligent force among his fellows, must be able both to comprehend and to use language efficiently. The ways of acquiring this power are fortunately various, and pleasant, and not beyond the limitations of an ordinary mind. Neither is formal schooling necessary, although it is a great help. Some of the most effectively intelligent and interesting men and women I have known had hardly so much as seen the walls of a college. Many of them had not gone beyond the country school. How did they manage it? Mainly (1) by the persistent and studiously attentive reading of good books, and the cultivation of worth-while people, and (2) by availing themselves of all good opportunities for expressing themselves, through tongue or pen, and constantly studying to improve their own forms of expression. Carl Schurz, Walt Whitman, Robert Burns, Lincoln, Washington, Franklin, and thousands of other self-taught men and women persistently followed this method.

I advise you, young man, to begin at once. Choose some good book of history, biography or fiction, written by an author who uses a plain and simple style, and read this book with an unabridged dictionary, an atlas, and an encyclopedia at your elbow. Note every word you come to, the full meaning of which is not entirely clear to you, and study it completely. Pass no sentence or paragraph until you know just what the author means. If you read that something happened in Mesopotamia, look this old country up. If there is an allusion to Josephus, find out who Josephus was and what he did. Carry a note book with you and apply the same method to sermons and lectures that you hear.

So much for the acquirement of intelligence. Now, for your power to evidence it. Join a debating club or a lodge, or a political or social club—anything that will give you a chance to stand on your feet and express your opinions. Correspond with some other person who wants to practice the interesting art of letter-writing. Don't fill your letters with mere gossip; write about the last book you have read, what you think of the President's Mexican policy, or any other subject of interest to two intelligent people. Follow this plan rigorously, my young friend, for five years, and I will guarantee that those who met you will soon begin to ask, "What college were you graduated from?"

How can I rummage through we know? In an old box of "put-aways" the other day I came across a folded scrap of yellow paper with a quotation scribbled on it. It is in my own handwriting, but date and authorship and circumstances are wanting. I can't remember how or when or why I wrote it down. Probably it is from some of those old oriental books that I used to wander among some forty odd years ago. It reads thus:

"Who is this that standeth up as one chosen of the gods and proclaimeth loudly, 'Lo! this is the truth and all the truth.' Behold it is not given to any man to know any one thing wholly. From the blade of grass to the star, what is revealed is but a tithe of what is unrevealed. Can a man measure the earth at a stride, or take the heavens in his arms as a maid that yieldeth? O, ye vainglorious generation of men! Seek ye humility, for through humility cometh wisdom."

All of which is as good a sermon today as it was fifty or a thousand years ago. Sometimes I think that the thing called "cock-sureness" is our greatest retarder. There are so many ropes of alleged positive knowledge that are pulling in opposite directions, that we get nowhere. Hardly do you get a good grip on something that is absolutely true, when along comes somebody with a water-tight demonstration that the very opposite is true. I have been all my life storing my mind with what I thought was truth, only to have to send most of this "truth" to the junk shop later on. I taught science forty years ago, but there is hardly a basal theory in chemistry, or physics or astronomy that I used in those days that would do now. In other words, the scientific procession has left me in the rear. It is no better in sociology, philosophy, pedagogy, religion or politics. Both the great political parties are now practically committed to Women's Suffrage, public ownership, or control of utilities, prohibition, and a dozen other ideas that were advocated a generation ago only by people called cranks or dreamers, or demagogues, and scouted as utter foolishness by the "wise and great" statesmen of those days.

It is most inconvenient for a well-meaning and consistent truth-seeker, thus to keep his beliefs constantly subject to revision, but there seems to be no other way of keeping up with the procession. If you don't keep your windows open for new truth, you will soon be living in darkness. Most of truth's electric bulbs seem to burn out if you give them time enough. I remember how I pooh-poohed the first man who said that all yellow fever and malaria came from the mosquitoes. Now, even little Johnny in the third grade knows this is true. So if a man were to tell me that the epidemic of infant paralysis was caused by malignant waves from Mars, I

(Continued on following page)

Planning a Civil Service Course

J. F. SHERWOOD, Ft. Wayne, Ind.
Formerly in the Department of Commerce,
Washington, D. C.

Stenographer Typewriter Examination

Branches included and weight of each:

A. Stenographer, Departmental Service	
(male and female) relative weights	
Stenography	75
Copying from Rough Draft	10
Penmanship	5
Report Writing	5
Arithmetic	5
Total	100

Note: If the competitor fails to receive a rating of at least 70 in Stenography, the other subjects will not be rated.

B. Typewriter, Departmental Service

(male and female) relative weights

Copying from Rough Draft	15
Copying and Spacing.....	20
Copying from Plain Copy.	10
Time	30
Penmanship	10
Report Writing	10
Arithmetic	5
Total	100

Note: Both accuracy and speed are considered in rating the typewriting subjects of this examination. Time as a separate element will be rated on the total time consumed on the three typewriting subjects: Copying from Rough Draft, Copying and Spacing and Copying from Plain Copy. If a competitor fails to attain a rating of at least 70 on the typewriting subjects, the remaining subjects will not be rated.

C. Stenographer and Typewriter, Combined, Departmental Service

(Male and Female)

For the combined examination, all the subjects of both the above examinations are required, except that the subjects of Rough Draft, Penmanship, Report Writing, and Arithmetic will be required to be taken only once, at the same time and place, in connection with this examination.

If a competitor passes in both the stenographic examination and the typewriter examination, the averages in the two examinations will be combined, with a weight of 2 for stenography and a weight of 1 for typewriting, and with the average thus obtained his name will be entered on the combined stenographer and typewriter register. In addition, his name may be considered for positions as

typewriter alone or stenographer alone, if the needs of the service so require.

If a competitor takes the combined examination but passes in only the stenographer or the typewriter examination, his name will be entered upon the register of the examination which he passes. A competitor who passes in the stenographer or the typewriter examination in one series of the examination may, if he desires, upon filing a new application, be examined for the other position during another series of examinations, and if he passes his papers will be averaged for the combined examination.

D. Stenographer and Typewriter, (combined) Stenographer, and Typewriter, Field Service

For the Field Service the examinations and the time allowed are identical with those for the Departmental Service. The regulations for the Departmental Service relating to competitors who pass in both stenography and typewriting, those who pass in stenography alone, those who pass in typewriting alone, and to re-examination, are applied to examinations for the Field Service in the same manner.

There is this difference, however, between examinations for the Field Service and those for other services, that examinations for the Field Service are separate and distinct from those for other services, while a man may become eligible for the Departmental, Panama Canal and Philippine Service as a result of one examination. Persons who are applicants for or eligible from examinations for the Departmental, Panama Canal, or Philippine Service, or any or all of them, may apply for the examination for the Field Service without regard to the application or eligibility for the other service or services, and vice versa.

The War Department requires of all appointees to the Medical Department at large, and in some cases to other field branches of that department, willingness to serve a period of duty in the Philippine Island. It is rare, however, for an employee to be required to serve in the Philippines against his will. While serving in the Philippines, employees are given an increase of \$200 per annum in their pay, and they are allowed transportation expenses. Applicants for examination for field services should, therefore, indicate in their applications their willingness or unwillingness to accept appointment in services under the War Department, and the lowest salaries they are willing to accept while employed in the United States. Examinations for the Field Service will be held only when eligibles are needed, and will be duly announced.

E. Stenographic Clerk, Departmental Service

Age, 18 years or over; application form, 304; time allowed, 7 hours. Subjects of examination and relative weight of each subject on a scale of 100:

Stenography	15
Copying and Spacing.....	5
Copying from Rough Draft	4
Copying from Plain Copy	3
Time (consumed on 2, 3, 4)	8
Penmanship	10
Report Writing	25
Arithmetic	25
Geography and Civil Gov. of U. S.....	5
Total	100

The first four subjects are the same as in the examination for Stenographer and Typewriter. The last three subjects are all first-grade. It will be observed that at least a fair knowledge of stenography and typewriting is required to attain eligibility in this examination.

Competitors who attain ratings of at least 70 in the subject of arithmetic and at least 65 in the subject of report writing, and an average percentage of at least 70 in the entire examination, with the relative weights indicated above, will have their name placed on the register for stenographic clerk.

Competitors who attain satisfactory ratings according to schedule given for either stenographer, typewriter, or stenographer and typewriter as a result of this examination may have their names placed on either or all of these registers, provided such action does not conflict with eligibility from another examination. Appointment from any of the registers will remove a name from all the registers.

Competitors who attain ratings which entitle them to have their names entered on more than one of the registers mentioned above will have their names placed on all the registers for which they may be eligible.

Eligibles resulting from this examination will be certified for appointment in the departments and independent offices at Washington, D. C., only. In filling vacancies in the position of clerk in the Departmental Service, the stenographic clerk register is used in preference to the register resulting from the examination for "Clerk."

For further information relative to the stenographer and typewriter examinations in the Panama Canal or Philippine Service consult the U. S. Civil Service Manual.

MARSHALL

(Continued from preceding page)

shouldn't flout him. It might turn out to be true. I remember when one of the greatest scientists in the world proved by an incontrovertible mathematical demonstration, that a heavier than air flying machine is physically impossible. But a girl flew from Chicago to New York a few days ago at the rate of two miles a minute—faster than any passenger pigeon can go.

Perhaps it is safe enough to say that most anything is true, or will be some time, but exceedingly unsafe to say that anything is not or never will be true.



VOCATIONAL GUIDANCE

F. E. H. JAEGER

East Side High School, Newark, N. J.

SCIENTIFIC EMPLOYMENT

Cost accountants tell us the greatest and most important factor in ascertaining the cost of an article is Labor. Managers of large plants tell me the hardest problem they have to contend with is Labor.



Looking around us we find the greatest unrest in our institutions and business concerns is caused by

Labor. As a rule we can buy raw material with little trouble, and we can sell our finished product without great trouble. We can buy a machine which will do a given piece of work day after day with the same exactness the last day as the first, but can we find a man to operate the machine day after day with the same exactness? Are we sure when we hire the man that he is as competent to do the work we hire him to do, as we are that the machine will do the work said it would do? No indeed, and why? Because the machine as a rule has had a test to demonstrate its efficiency while the man hasn't.

The machine, to be sure, is only designed to do a certain kind of work, while man seems to be designed to do many kind, yet every normal man can do a certain kind of work much better than any other. The fact that a man learns one trade or profession does not necessarily mean that he is more proficient in that line of work than some other. If this were the case, as it ought to be, then we would have more good machinists, less failures in the professions, and less changing from one trade or profession to another. I cannot believe all this changing is merely because the person thinks he can make more money in the last vocation chosen. Another proof of my statement is that according to records compiled by Dr. Katharine Blackford, the well-known Character Analyst, 763 out of 1000 persons, or 76%, felt that they were in the wrong vocation. In my own experience I have met many in the trades and professions who felt they had made a mistake in choosing their vocation. In over 13 years of night school work where we meet so many adults seeking to better the condition I have found many. I might say the majority, who are in the wrong vocation, or taking work which they are not fitted for.

If such a large percentage of people in vocation have made a mistake and so many are continually doing the same, isn't it evident that present day efficiency demands that employers adopt better methods in employing help, in order to get more of the 23.7% who feel they are in the right

vocation? If Labor is such an important factor in costs as we are told, shouldn't something be done to get Labor that is efficient? It costs money to break in new employees, and it is some time before an employee is worth his salary plus a profit to his employer, and if he leaves before he begins to make a profit for his employer his employment has been a dead loss to the business.

I was led to prepare this paper by a visit to a manufacturing plant one afternoon in November where I was surprised and pleased to find their employment department in charge of a man who attempted to analyze each applicant for a position before passing him on to the work's superintendent or department head, for a job or position.

This employment supervisor has a nice private office where he meets applicants. While talking with the candidate he makes mental notes of the facial characteristics of the applicant and jots down his results by number.

He then has applicant fill out a written application giving references. These references are looked up, and compared with the applicant's statements. If these check up favorably with supervisor's analysis, applicant is asked to report for another talk and put through a third degree. If he passes this test he is recommended to Superintendent or department heads for a position along the lines he has shown his fitness for. The supervisor told me that now they had to take many who were not up to standard and that when things became normal again their standard would jump 50%.

This last statement set me to thinking, and putting two and two together, I came to the conclusion that if what he said were true, and realizing the tremendous strides that have been made in the past five years in Character Study, Efficiency Tests, Memory Training, Vocational Guidance, Welfare Work, etc., the boy in the future who goes out seeking a position will need to be better equipped mentally and know with more certainty the kind of work he wishes to engage in.

This concern goes another step forward in efficiently handling Labor. At the end of every six months the department managers make out a report card for every employee, stating the kind of work done by him, times late, days absent, also class of work done, with five recommendations, viz.: discharge, transfer, reprimand, another opportunity, and last, promotion by increase in salary. Thus at the end of every six months every employee comes up for examination, and if worthy of a raise, gets it or knows why he does not. No employee is neglected and no employee needs to ask for an increase. The report card contains all the facts necessary.

This is the plan as used by one concern, and there are a large number now doing work along similar lines though using different methods to arrive at the same result.

These methods I shall mention briefly, not attempting to say which

is the best, if there is a best, or even if they are successful. I must agree with Dean Herman Schneider, of the University of Cincinnati, who, in a most excellent article on "Selecting Men for Jobs," in the June, 1916, Engineering Magazine, says: "The methods do not appear to be scientific in that too many indeterminate variables enter into the results."

"However," he goes on to say, "we may hope that illusion is the first appearance of truth."

We must concede that if an employer can by scientific methods determine a man's fitness for a job before actually trying him at the job, that he must be a character reader, a person who can look into a man's soul almost. This seems uncanny, and I hesitate to believe it can ever be done, anymore than reading the future of a man's life.

I do believe a man can work out for himself, with help, if necessary, the kind of work he is best fitted for, but in this he has something concrete to work on.

Dr. Walter Dill Scott, professor of Psychology at Northwestern University has worked out a plan, and Prof. Hollingsworth, of Columbia, has a plan for selecting salesmen. A full explanation of how he does this is given in the magazine, "Salesmanship," December number, 1916. It is well worth reading.

The late Professor Munsterburg, of Harvard, had done a great deal of work along this line, a notable piece being his tests for seamen.

Dr. Thorndike, of Columbia, worked out a plan for an insurance company whereby all clerical help is selected.

You have all read Dr. Katharine Blackford's Character Analysis. She perhaps is as widely known as any of the Employment Experts. Dr. Blackford's method is entirely observational, the color of the skin, contour of face, size, consistency, and texture, being the matter on which she bases her conclusions. Some say she is successful, others tell me they know personally of cases she had misjudged. She herself says it is extremely difficult on account of the many variables entering into the study of each individual case.

I have taken her course and find that the variables are too much for me.

Dean Schneider's plan is one which takes longer, and does not seem to fit into a plant where a decision must be made quickly, but in deciding what work a boy should take up, the plan no doubt is successful. He says, "A selection of young men for jobs, or the selection of a job by a young man, can be accomplished successfully only by bringing him in contact with a range of activities. This should be done in collegiate work before he begins to specialize. Vocational guidance should accompany work, it cannot safely precede it for juvenile workers."

They have been ten years studying this problem at the University of Cin-



cinnati and are not ready to give out any quick and fit-all method for scientific employment.

On the other hand let me cite two cases where careful selection has produced good results. Joseph & Feiss, of Cleveland, by a careful selection of employees the past five years, reduced their working hours from 54 to 48 per week, increased wages 37%, increased output 43%, reduced productive cost 10%, and reduced labor turnover 33%. They do not fill any position on first

day but reserve decision for one to several days.

The American Tobacco Company lost 85 to 90% of all men hired through discharge within four months, and each man cost \$500 to \$1000 before he left the company. They now use Prof. Scott's test in conjunction with Munsterburg's and Thorndike's. Test is given by trained men and lasts nine hours, those surviving being thought enthusiastic enough to go on with the work. They now lose by

discharge but 11%. They have 600 men, and these men get two months' schooling before starting out.

You will all agree with me, I think, on one conclusion. If a prominent electrical company, employing 30,000 employees, received 186,000 applications and interviewed 36,000, and a department store in order to add 400 sales girls found it necessary to try out 3,300, that Scientific Employment is a necessary and if successful, a highly profitable undertaking.

WESTON ELECTRICAL INSTRUMENT COMPANY

Manufacturers of

Electrical Measuring Instruments and Appliances

Waverly Park, Newark, N. J.

ORIGINAL

Dated.....

REPORT ON EMPLOYEES

No.

Name No.

Dept.....Kind of Work.....

Department.....Last six months Times Late.....

Mechanical or Special Ability.....Days Absent.....

Positives Shown

Careful
Punctual
Accurate
Industrious
Good Memory
Obedient
Adapted
Reliable

Orderly
Cheerful
Patient
Sober
Dependable
Quick
Interested

Negatives Shown

Careless
Tardy
Inaccurate
Lazy
Forgetful
Disobedient
Unadapted
Unreliable

Disorderly
Gloomy
Impatient
Intemperate
Independable
Slow
Disinterested

With Reference to this Employee I Recommend

Discharge
Re-Employment

Transfer
Increase in Rate

Reprimand
Another Opportunity

Present Rate Increase To Date to Start

He Returned to You for the Following Reasons:

She

Transfer To Dept..... Date of Transfer..... Emp. No.....

Date Hired Date Left Would You Re-Employ.....

Locker Key { Returned
Not Ret'd Foreman

Tool Checks { Returned
Not Ret'd Supt.

Noted.....Timekeeper.....



Side Lights on Bookkeeping

By ARTHUR G. SKEELES

Peabody High School, Pittsburgh, Pennsylvania

Students and Teachers are invited to write to Mr. Skeeles regarding the questions discussed in this series, or any other bookkeeping topics.

PART III

Rules for Debit and Credit

"I wish you would explain this matter of debits and credits," said Mr.



Merchant a few days later. "Does the rule for debiting and crediting one account have any relation to the rule for debiting and crediting other accounts?"

"Indeed it has," I replied. "Given the rule for debiting or

crediting one account, all the other rules follow. In a system of double entry bookkeeping, debiting one account always means crediting some other account, so that debits and credits are always equal. It follows that all the rules must be worked out in relation to each other.

"Probably the very first entry to be made, in the history of bookkeeping, was a charge for goods sold on credit. Now, in a book like this, where would you make such a charge?" I showed him a sheet of ledger paper.

"I don't understand what you mean," said Mr. Merchant.

"Suppose you had sold me ten pounds of sugar on credit, and wished to make a note of it on this page. Let us see how you would do it."

Mr. Merchant took the sheet of ledger paper, and made the entry in the left hand column.

"Correct," I said. "Now you can

easily remember that this left-hand side of the page is the DEBIT side, because it is the side where an entry to the account of a Debtor would be made.

"Later in the development of bookkeeping, when the debtor wished to open an account with his creditor, he made the entry on the opposite side of the ledger page, and called it a CREDIT. So we have come to speak of 'debiting' any account, meaning to make an entry on the left-hand or debit side; and of 'crediting' an account, meaning to make an entry on the right hand or credit side."

"What difference does it make whether you debit or credit Merchandise when it is sold, so you always do the same way?" asked Mr. Merchant.

"Only this," I replied. "As I said a little while ago, in double entry bookkeeping the debits and credits are equal. Having them so enables us to take a TRIAL BALANCE, and thus detect errors in our work. Now, if we are to have debits and credits equal, when we debit a customer for goods sold him, we must credit Merchandise Sales account for the same amount."

"Is it possible to classify the accounts, and learn the rules for debit and credit in that way, instead of having to learn each one separately?" asked Mr. Merchant.

"Yes," I replied, "the classification is rather simple, and will help very much in learning the rules for Debit and Credit." And I made an outline like this:

Classes of Accounts
Personal Accounts
Including—
Notes Receivable
Notes Payable
Accounts showing Losses
and Gains—
Merchandise,
Expense,
Interest, etc.
Cash Account
Proprietor's Account
(Capital Stock)

Rule for Debit
For everything that increases the amount they owe us, or decreases the amount we owe them.
Or,
For everything they receive from us.
For everything that increases our Losses, or decreases our Gains.
For all Cash
RECEIVED.
For all withdrawals of Capital.

Rule for Credit
For everything that increases the amount we owe them, or decreases the amount they owe us.
Or,
For everything we receive from them.
For everything that increases our Gains, or decreases our Losses.
For all Cash
PAID OUT.
For all Capital invested in the business.
(Form No. 4)

"Now you need only to determine the class of the account, and then which way it affects the business, to know whether it should be debited or credited. For instance, if it is a personal account, ask yourself the question, 'Will they owe us more, or less, on account of this transaction?' If more, then debit the account; if less, then credit it. If it is an account showing losses or gains, debit every entry that increases losses; credit every entry that increases gains."

REMINGTON SEMI-ANNUAL CONTEST

The Seventh Semi-annual Accuracy Tests held at Remington offices throughout the country on Thursday, January 18th, was the biggest success in the entire history of this event. A total of five operators made good under the "error-proof" test and received the prize offered by the Remington Typewriter Company—a new Remington Typewriter. These operators were as follows:

Miss Mettie E. Middaugh, Kansas City, 65 words per minute.

Mr. Lesley Atchley, Dallas, 66 words per minute.

Mr. Edward D. Bernard, New Haven, 60 words per minute.

Miss Georgia Kahler, Seattle, 64 words per minute.

Miss L. May Knights, Calgary, 64 words per minute.

This result is a triumph for the cause of error-proof typewriting, and indicates that the purpose which caused the Remington Typewriter Company to offer this valuable incentive to the typists of the country, namely, to create and develop higher standards of excellence in typewriting, is being achieved in ample measure.

Although the January semi-annual test, as we have said, was the seventh of this series, on no previous occasion have more than two operators been able to qualify, and all of these previous tests had produced only seven prize winners. The fact that five Remington operators came home "under the wire" in the recent test shows that typists as a class are slowly, but surely, working up to the Remington error-proof standard.

These Remington semi-annual tests are open to all typists operating Remington made typewriters, with the exceptions above stated. The next semi-annual test will be held on the third Thursday of June at Remington offices throughout the country. Full particulars may be obtained by any typist by inquiring at the nearest Remington office.

SUMMER COURSES IN GREGG SHORTHAND

New York University School of Commerce Accounts and Finance announces that several courses in Gregg Shorthand will be offered during the Summer Session of 1917—Elementary Gregg Shorthand, Advanced Gregg Shorthand, and Methods of Teaching Gregg Shorthand and Typewriting.

Mr. Rupert P. SoRelle, well-known author of commercial text books and General Manager of The Gregg Publishing Company, has been engaged as instructor. His wide experience in this field is an assurance that the course will be a success.

Other courses planned especially for commercial teachers are Methods of Teaching Bookkeeping and Business Practice; Methods of Teaching Accounting. Advanced Bookkeeping, Business Law and Economics; Principles of Accounting; and Political Economy and Practical Economic Problems. There is a constant demand for well-equipped teachers of these subjects and the opportunity to secure a complete training is one that will be welcomed. The classes will be taught by Mr. William A. Barber, a specialist along these lines.

The Summer Normal Session of Gregg School opens July 2 and continues for six weeks.

A post card addressed to 6 North Michigan Avenue, Chicago, will bring a copy of the school's announcement booklet.



Side Lights On

COMMERCIAL LAW

P. B. S. PETERS

Manual Training High School
Kansas City, Mo.

Making a Will

Of the making of wills there is no end, and this will undoubtedly be true until time is no more.

If there is any criticism to be offered on the number of wills made it should be along the line that rather more than less of them should be written. Frequently, the smaller the estate the more desirable it is that there be a will designating its disposal, since it may more readily be made available for immediate and necessary use, without vexatious delay, excessive costs, and needless fees.

When a man or a woman dies, leaving property, it may be distributed according to the wishes of the deceased, known as a **testator**,—if the will is legally drawn and admitted to probate. If there is no will, the estate must be disposed of in accordance with the laws applicable to the property in question. The laws of the various states governing Descent and Distribution differ materially in the several states of the Union. It should, therefore, be the duty of everyone who possesses property and desires to know just how it will be disposed of after his death to inform himself concerning the laws pertaining to this subject and applicable, not only to the jurisdiction where he resides but also to the place where the property—whether real or personal—may be located at the time.

A will (as previously defined) is a legal declaration of a man's intention concerning the disposition of his property, after his death. Such a document should never be considered as an informal affair, but it should rather be borne in mind as a very formal and dignified instrument. Hence, no one should attempt to draft his own will without the aid and advice of eminent authority, any more than one should attempt to perform a serious surgical operation on himself without the services of a skilled surgeon. To do otherwise is to endanger the validity of the will, thwart the wishes of the testator, and engender needless, expensive, and endless litigation.

When an attempt is made by his own will, whether lawyer or layman, he is exceedingly apt to give emphasis to that proverb so common among the profession of having a fool for a client. It was this practice undoubtedly, of writing one's own will, that gave rise to the song said to be sometimes sung by lawyers, and ending thus:

"Pull up your chairs, and light bumpers fill

To the jolly old testator who makes his own will."

One of the latest instances illustrating the foregoing contention that one should not write his own will is the following news item that appeared in the press dispatches soon after the death of one of the judges of the United States Supreme Court:

"Washington, August 21.—The will of Justice Horace H. Burton, of the Supreme Court of the United States, absolutely void for want of attesting witnesses, was filed for probate here today. Being written entirely in the late justice's handwriting in would be effective in some states, but not in the District of Columbia. The law here requires at least two witnesses to sign the instrument. The 'will' is dated Nashville, Tenn., the former home of the testator, and leaves the estate to Mrs. Lurton."

The will made by the late Justice Lurton is what is known as a **Holographic** will. Holographic wills are so called because they are written entirely in the handwriting of the testator and are deemed to bear on their face evidence of genuineness. In some states they are not required to be witnessed or attested. According to modern decisions they possess no particular advantage over other wills, and, aside from the labor of executing them, the most serious objection is that they are not valid in all jurisdictions.

The law does not attempt to prescribe the particular form the writing of a will shall assume. On the other hand it may take any form that the convenience or caprice of the testator may suggest. As a matter of prudence a lead pencil should not be used. The reason is obvious. A will may be written on paper or parchment, in any language, or in shorthand, just so that the intention of the maker can be determined. "I give all my property to my wife, Mary Jane," illustrates a valid will recently probated as one of the shortest on record.

The will must be signed by the testator. The signature should properly occur at the end of the will in accordance with the ordinary custom of signing any other document. The signature may be a mere mark or symbol, or even a fictitious name; but it must be something placed upon the instrument as a signature and be intended to operate as such. An illiterate man is not precluded from making a will, nor is a blind man or a mute. The question as to a will being signed in the presence of a blind man has received liberal construction by the courts where no suspicion of fraud applies. Physical weakness may render a dying man unable to sign his name to a will and in such case his hand may be guided by others.

A will to be authentic, and admitted to probate, must be in writing; must be signed by the testator; must be attested by the required number of disinterested witnesses, and who must sign as such in the presence of each other, at the request of the testator and in his presence. The testator must

inform the attesting witnesses that they are witnessing a will, but they need not be informed of its contents. These formalities imposed by statutes are solely with a view to secure and preserve rights, and not to defeat them. It is the intention of the law to render, as certain as it is possible to do so, that the alleged will is really the will of the testator and not a forged, feigned, or fraudulent one.

At the common law, a will of personal property need not be in writing. In the primitive ages there was no other way of making a will but by spoken words or signs. Such wills are called **Nuncupative** wills. When letters became generally adopted and reading and writing more widely diffused, these verbal or unwritten wills were confined to extreme cases, and were justified only on the plea of urgent necessity. Nevertheless, they were even then found to be liable to gross fraud and abuse. One particular cases of such flagrant perjury gave rise to the passage of one of the sections of the famous Statute of Frauds and Perjuries—relating to Nuncupative wills. It has been incorporated into the statute laws of many of the different states with but few minor changes or alterations.

Generally speaking, only sailors and soldiers in active service, or other persons in contemplation of immediate death, can make a Nuncupative will. In some jurisdictions only soldiers in actual military service and mariners while at sea may do so. This exception is due to the imminent dangers, diseases, disasters, and sudden death so constantly surrounding soldiers and sailors, and their inability to find time or means to make a deliberate disposition of their effects. The soldier or sailor need not be in **extremis**, but it is sufficient that he is constantly exposed or is liable to be exposed to death. Furthermore, these wills apply only to personal property; they are not operative as to real estate. By a recent decision of the Reichsgericht, the highest legal tribunal of the German Empire, letters of soldiers killed in the field, if they contain a wish or express a desire as to the disposal of their property, such an expressed wish must be considered as will, without further formalities. It is not necessary even that the letter be signed with more than the given name of the slain soldier.

At common law a married woman could not make a will of her personal property without the consent, expressed or implied, of her husband; and she could not make a valid will of her real property except under a power of appointment reserved to her in the instrument by which the property was originally conveyed or settled to her use. It is possible that it was this early rule that gave the poet the liberty to thus express himself:

"Men dying make their wills,
But women escape a work so sad:
Why should they make what, all their lives
The gentle dames have always
had?"





THE TEACHING OF SPELLING

The subject of Spelling should receive more attention in many of our schools. On account of the large number of studies we crowd into our curriculum we frequently neglect to take time to teach properly some of the most essential subjects. My observation has been that a very great percentage of our high school and business college graduates have difficulty in spelling and using correctly words that they ought to be familiar with. It is not a credit to know how to spell correctly, but a discredit when our spelling is poor. An amanuensis who cannot spell and use correctly and understandingly the words of the vocabulary of the average person is not much use to the business man. Yet business men complain about the spelling of stenographers and graduates of our schools who go out into the world to seek employment. Is it because the boys and girls that come under our supervision are not capable of learning to spell or is it because not enough time is devoted to this important subject? Lack of time devoted to this subject and poor teaching is the reason, for it is often the case that the subject is taught by an inefficient teacher of spelling.

Many teachers look upon this subject as being an easy one which does not require much teaching, and the responsibility of getting the spelling lesson is thrown entirely upon the student. Here is where we make the mistake, for spelling is a difficult subject for the average boy and girl in our schools. They must be taught how to study the spelling lesson as they are taught how to study other subjects, for they do not know. If the teacher merely assigns the next page for tomorrow and does not impress upon the students the great importance of this subject, the student will not naturally become interested and results will not be easily obtainable.

The proper time for the teaching of Orthography is in the assignment of the lesson. A pupil cannot be expected to know how to prepare any lesson with any degree of intelligence unless a large amount of the teaching is done when the assignment is made so as to enable him to first single out the main parts of the lesson and then group the details not so important around the main thought of the lesson. In the assignment of the spelling lesson the teacher should first study carefully the lesson to be assigned. In any well-graded class nearly every pupil can spell correctly without preparation most of the words to be assigned.

It is the business of the teacher to select the words from the advanced lesson, with which any pupil may have difficulty, and call to the attention of the class not only the word but the part of the word likely to be misspelled. Take for instance the word separate—there is only one letter that is at all likely to be incorrect—a of the second syllable. Write the word upon the board and fix the attention of every pupil upon this a either by underscoring or better still write this

letter very plainly in colored chalk. By doing this the correct form is fixed in the mind.

The following list of words will illustrate: deleble, lovable, grammar, mistep, erosion, calendar.

If the word should be composed entirely of syllables not spelled phonetically, write the entire word so strikingly that the mental picture may be fixed. Such a word might be Chautauqua. This word should be written in large letters with colored chalk upon the board.

In any case test the pupils immediately with the words out of sight until the mental picture is perfect or until the words are visualized.

If the word is misspelled in the recitation, the teacher should see to it that the pupils' attention be again directed to that part of the word misspelled until the mental image of that word is clear. The custom of having pupils rewrite words misspelled is of very little value, if not injurious. There is nothing to be gained by punishing a pupil by means of spelling and this is what the teacher is doing when she requires a student to rewrite the word misspelled fifty or one hundred times. Such a method only causes the student to dislike the subject, and the purpose of teaching is to get pupils interested in their studies so that they will study them because they are interested.

Special attention should be given to correct pronunciation. Exact meaning of words should be required by drill in use in sentences by definition, by synonym or perhaps by giving words of opposite meaning.

In teaching spelling pupils must be trained in the use of the dictionary. Far too many common words are incorrectly pronounced. The teacher must make sure that she pronounces the word correctly if she expects to do effective teaching and hold the respect of the class she teaches.

Teachers should keep a list of misspelled words. Every teacher should have a desk copy of the text book used in spelling and mark every word misspelled, mispronounced or needing special attention. The teacher should keep this text book for her future use.

ALFRED H. QUINETTE,

Teacher, Commercial Department,
High School, Duquesne, Pa.

NEWS NOTES

Ida B. Marsh, of Spokane, Wash., is a newly-elected teacher in the Cœur d'Alene, Idaho, High School. She is to handle the shorthand work.

C. M. Shafer, formerly of Mt. Ephraim, Ohio, is now teaching in the Spencerian Commercial School at Cleveland.

Jennie Davidson and W. H. Fagerstrom are two teachers recently added to the staff of the Mobile, Alabama, High School. They are employed in the commercial department.

George F. Sawyer, of Riverside, Calif., has accepted a position as head of the commercial work for the coming year in the Glendale Union High School, Glendale, Calif.

F. J. Meier, recently of Mitchell, S. D., is now employed in the commercial work of the East Des Moines High School.

R. J. Blair is a new teacher in the West High School, Milwaukee. Mr. Blair was formerly in charge of the commercial department of the Stambaugh, Mich., High School.

Marie Garnock, formerly of Akeley, Minn., is teaching commercial branches in the Litchfield High School, Litchfield, Minn.

J. A. Newgard has recently gone from the Rider-Moore & Stewart School, at Trenton, to the Richmond, Ind., High School, where he will have charge of the commercial work, and 120 students in penmanship, following Mr. E. R. Helman, who recently died.

J. M. Patterson and John H. Cooper are two new teachers on the staff of the Dakota Business College at Fargo, N. D.

Walter O. Siler, of Dallas, Texas, is to teach this year in the West High School, Des Moines.

Earl K. Wyman, of Detroit, Mich., has accepted an appointment to the Public Schools of Charles City, Ia., for the coming year.

Mr. F. S. Kitson, formerly of Defiance, Ohio, and recently of Dunkirk, N. Y., is now head of the Business Department of the Troy, N. Y., High School. Mr. Kitson is a thoroughly qualified, well-rounded commercial teacher whose success in the past deserves his present promotion.

Mr. Frank M. Shubert, who has been in charge of the commercial work of the Kittanning, Pa., High School, has been promoted to a like position in the Wilkesburg, Pa., High School. Mr. Charles H. Spohn, of Nunda, N. Y., and recently of the Zanerian, succeeds Mr. Shubert in Kittanning.

Federation Music

The Kearney, Nebr., State Normal Orchestra added much to the interest and enjoyment of the National Commercial Teachers' Federation holiday time in Chicago. The orchestra is under the direction of B. H. Patterson, who directs the orchestra and also has charge of the commercial work in the Normal. The music was of such nature as to call forth applause and warm commendations from many who attended.



BUSINESS EFFICIENCY

THOS. E. CUPPER, Inc. Acct.
Bingen, Ga.

Do and Don't

Just work along and be content
And you'll win if you're worth a cent.
No hypnotizing spell or magic stunt
Can land a fellow far up in front.
But the real result producing test
Must sift the worthy from the rest.

If money's tight and times are hard
And you hustle about for meal and lard,
Don't strike out to plunge and spend
And then argue and contend
The world is cold, and hard, and rough
For all of this is naught but stuff.

Just Plain Advice

There's a prize in store for each
That's not so very hard to reach
By those who have "Git-up" and "Git"
And a full supply of bull-dog grit;
Who will do about from sun to sun
Or longer still, if needs be done.

Don't get out of line and growl and whine
Nor lounge around on the boss's time.
For all of this is not a goodly plan—
And, of course, may cause a business jam;
But bear in mind that all who choose
May over-grow their present shoes.

Wise and Otherwise

Automobiles and Flying Machines
Are nice for those who have the means—
But not for Tom or Joe or Fred
Who work each day for meat and bread;
Without a bank on which to check
'Tis wrong to buy Autos "By heck."

If one should own a modern home
With electric lights and telephone,
'T would be well to have a "Cole" or "Knight,"
A "Hudson-Six" or a "Peerless White"—
A "Baby Grand," a "Ford" or "Overland"
And ride about to "beat the band."

Peirce School is the embossed title of the fifty-second year book of that famous institution. The school is located on Pine Street west of Broad, Philadelphia, and housed in a seven story building built especially for a private school, with conveniences rarely seen in a commercial college. The assembly hall, dining room, gymnasium and library are features of equipment quite exceptional all under one roof and management of a private commercial school. It enjoyed an enrollment of nearly two thousand students the past year, and upwards of forty are found on the faculty. Mr. L. B. Moffett is the Director, and Mr. R. S. Collins is the expert penman.

Middletown, O., is making great progress in Commercial education in the high school. Two-fifths of the entire number of students in that school (four hundred and seventy-five) are taking commercial work. The commercial course was recently revised and strengthened, requiring the service of two new teachers, W. S. Spangler, formerly of Jacobs Business College, Dayton, Ohio, and Miss Fern Douglas, formerly of Wellington, Ohio. The head of the department is C. W. Hollingsworth, of Earlham College. The penmanship work is handled by R. W. Carr, who also supervises writing in the grades.



REMINGTON TYPEWRITER COMPANY OCCUPIES NEW BUILDING

The Remington Typewriter Company has moved to its spacious new building at 374 Broadway, corner of White Street. The moving was completed on Monday, January 22nd. Ten days previously, on the evening of Friday, January 12th, the building was dedicated in a great big entertainment on the ground floor of the new edifice, which was attended and thoroughly enjoyed by nearly 500 of the New York employees of the Remington Typewriter Company.

The building is six stories in height, of imposing appearance, and is thoroughly modern in every detail of construction. Sound proof walls, scientific lighting and ventilating methods, and welfare lunch and rest rooms for the women employees are among the interesting features. For convenience in the transaction of business the new building must be seen to be appreciated, and a cordial invitation is extended to all of our readers to visit the new Remington home and look it over from cellar to garret.

The old address of the Remington Typewriter Company at 327 Broadway has been occupied for nearly 30 years and is one of the familiar landmarks in that section of the city.

The original company occupied only the ground floor and basement at 327 Broadway, but one expansion after another followed, until at the time of their moving, they occupied a total of 17 floors at 325-327-329 and 331 Broadway. Even at that the space available was not sufficient for the transaction of the Remington business, and the new Remington building, has nearly double the total floor space of the old Remington quarters, and yet even these facilities are not greater than have become necessary through the steady expansion of the Remington business.



NEWS NOTES

W. A. Botts, who has been teaching penmanship and commercial subjects in Wichita, Kansas, Business College for quite a number of years, has recently accepted a position as artist with the Wichita Mapping and Engineering Co. A specimen containing a combination of lettering, ornamental penmanship and pen drawing has been received from Mr. Botts, indicating that he is gradually climbing up in penmanship and drawing.

Wm. D. Schmale teaches almost all the penmanship classes in the Drake College, Newark, N. J. He writes a very smooth business hand.

In a recent letter from F. A. Farmer, President of The National Business College, Fort Worth, Texas, he reports that their institution is making great progress. Mr. T. H. Gatlin has charge of Salesmanship, Penmanship and Bookkeeping, and Miss Luvada Milner has charge of the Short-hand and Typewriting department. Mr. Cozzens and Mr. Baker are the field men.

D. L. Musselman, President of the famous Gem City Business College, Quincy, Illinois, writes us as follows: "We have a very fine school this year, one of the largest in our history." This institution has been in the front ranks of commercial education for many years.

An attractive diploma circular is hereby acknowledged from the Howard & Brown, Rockland, Maine, Company. They do good work and do it honestly, and as a consequence we never hear complaints concerning their dealings or work.

"A Start at Standardizing Commercial Courses" is the title of a thirty-two page booklet published by the National Commercial Teachers' Federation. It is the product of President Slinker and the Committee on Arrangements made last year toward uniformity of a course in Bookkeeping, Stenography and English. It is a commendable effort in the right direction. Any one interested should apply to Clay D. Slinker, Principal of the Commercial High School, Des Moines, Iowa, or Otis L. Trenary, Kenosha, Wis., the Secretary of the Federation. It contains a great deal of valuable material and should be of interest to all commercial school proprietors, principals, and teachers.

"Efficiency" is the title of an attractive and interesting booklet published by the pupils of the Huntsinger Business School, Hartford, Conn.

R. C. Evelyn, who completed a course in penmanship in the Zanerian College last year, has succeeded in giving excellent satisfaction as teacher of penmanship in the Public Schools of Laurium, Mich. Evelyn is a hard-working, deserving young man.

Advertising literature has been received from the following: The Photographic Institute Company, Cincinnati, Ohio; The Nixon-Clay Business College, Austin, Texas; Metropolitan Text Book Co., Chicago, Ill.; Butte, Mont., Business College Co.; M. Scougale, Weatherford, Texas; Bryant & Stratton Business College, Louisville, Ky.; Lyons & Carnahan, Chicago, Ill.; C. A. Faust, Chicago, Ill.; Simerian Business Training School, Marion, Ill.; Heald's Business College, Fresno, Calif.; Eastman-Gaines School, New York City, N. Y.; The H. M. Rowe Co., Baltimore, Md.; Astoria, Ore., Business College; Utica, N. Y., School of Commerce; Detroit, Mich., Commercial College; The Lawrence, Kansas, Business College; The National Business College, Fort Worth and Wichita Falls, Texas.

Mr. E. A. Dieterich, the all-round good fellow and skillful business penman, and who for some time past has been teaching penmanship and commercial subjects in Louisville, Ky., has accepted a position with the Miami-Jacobs Business College, Dayton, Ohio.

Mr. M. D. Anthony, a specialist in penmanship, is teaching in the Blue Ridge College, New Windsor, Md. Anthony is a good fellow, a good penman and a good teacher.

Preparedness in Penmanship

In this day of preparation you need the very best penmanship guide obtainable. The **BUSINESS EDUCATOR** is just the thing you need. **Every one of your students** should follow the practical and beautiful copies and pointed instructions appearing in each number.

"I am pleased to report a very successful school year and assure you that what success I have had in teaching penmanship was largely due to the aid received from the B. E."—C. N. Harer, Penman, Tobin College, Fort Dodge, Iowa.

"Every progressive penmanship teacher should strive to place the B. E. in the hands of its pupils; the interest of the students will be quickened, and results obtained will be better than ever before by many per cent."—Harry E. Carrier, Teacher of Penmanship, East High School of Commerce, Cleveland, Ohio.

"In my penmanship class I have found the **BUSINESS EDUCATOR** acts as a stimulant; creates friendly competition; arouses enthusiasms, and guides the student safely to a fine and practical handwriting."—W. B. Mahaffey, Penmanship Teacher, Goldey College, Wilmington, Del.

Give the B. E. a good trial in your penmanship classes and you will raise the standard from 10% to 36%—we guarantee that. As a creator of enthusiasm among students and a stimulator of vigorous, results-getting practice in penmanship, the B. E. has no equal. Students look forward to its monthly visits with eager anticipation, for they know it contains what they like in penmanship, as well as what they need to become good business writers—and they are not disappointed.

For club rates address,

ZANER & BLOSER COMPANY,

Penmanship Specialists

Columbus, Ohio

A Knight of The Road

The Story of a Modern Highwayman

By CHARLES T. CRAGIN

THE MORNING AFTER

The morning sun rose brightly on a wet and shining world. Millions of rain drops on tree-leaf and shrub and grape vine and rose bush were in an instant transformed by the magic glow of the day got into radiant diamonds that sparkled and scintillated with each breath of the morning breeze.

And into this scene of summer loveliness came Steve Knight; no longer a store clothes book agent but a hay-maker in a check shirt and pair of drilling overalls, rather too large for his sinewy but lank form, for they had belonged to the late Thomas Granger now in a land free, let us hope, from the labor troubles which were vexing his widow. Young Ben already had the horses hitched to the "Buckeye" mowing machine and soon its metallic chatter mingled with the rollicking song of gay bob-o-link, meadow lark and blackbird as the ripened grass fell a smooth carpet beneath the lively horses.

By ten o'clock as much grass was down as could be cared for, and Knight drove the horses up to the barn to be met by an anxious and excited girl and older woman and a bare armed Swedish girl whose faces all spelled trouble.

"Oh Mr. Knight! You must go away from here right off! Don't waste a minute! Cole Dyckman and his gang are coming up the road and they will half kill you if they find you working for us! Oh, dear! I know there'll be awful trouble!"

"Yes," said the old lady, "they're a mean low down lot and that Cole is a brute and likes to fight. You'd better slip into the house and change your clothes and go out the back way and I'll come down to the tavern at the village tonight and pay you for what you've done. I don't want you to get beaten up by those brutes." "Well, now, Mrs. Granger, ma'am," said Steve, as he let the horses loose into the barn yard and himself sat down on a rude bench under a shade tree, under which stood the farm grindstone, and wiped his brow with the back of his hand. "Let's not get excited till we see if there's going to be any real trouble. Trouble's my middle name, anyway, and I don't believe these walking delegates will beat me up much. You know I won a half mile running race on the high school team at Rockland once and besides I'd look better after my face has been hammered out a little wouldn't I, Tillie?" and Tillie, the Swede, answered, "Tee-hee! Ay tank you fonny man, Tee-hee-!" "Right

you are, Tillie, I'm a regular circus clown. Besides, madam, I would not trust you to show up with the \$29,000 I expect to receive for what I've done already; and going out the back way and leaving you women to cruelly treat those gentle strikers somehow don't appeal to me. No, ladies and young Ben, it does not! Shall a veteran who fought under Lydia Pinkham at Bunker Hill; under General Grant at Waterloo and under Washington, who couldn't lie any more than I can, at Gettysburg, and who bears upon his aged and infirm body the scars of many an honorable licking received from his loving mother, shall such a man depart by the back door route? Nay, ladies and gentleman,—with a sweeping bow—! When I depart from your ancestral halls, it will be by the front door with colors flying and the band playing: There'll be a Hot Time in the Old Town Tonight."

"Say, Steve, was you, honest, in all them battles?" said young Ben.

"Surest thing you don't know, old son!" was the solemn answer. "Now you run and get me that base ball bat I saw standing in the corner of the woodshed. I like to pick my teeth with a base ball bat after a hearty meal of such green stuff as I see coming up the lane."

The women half laughing and decidedly frightened, saw approaching a hard looking procession, if such it might be called, for it straggled too much for a really set procession. In front lumbered the leader, Cole Dyckman, a burly, powerful young man of a little over twenty. A surly looking brute with lowering brows, very small pig-like eyes that gleamed cruelly out of his red and sullen face. Dirty and unkempt was he, shirt open over a hairy chest, sleeves rolled up high above brawny arms, broad shoulders and fists like hams. The others of the visiting delegation comprised a rat faced little Italian youth, with black matted hair plastered close to his retreating monkey-like skull, deep olive complexion, and wicked snaky eyes. A red headed Irishman, freckled of face with black snag-like teeth and lips tobacco stained from the quid he chewed incessantly, as a cow masticates her food. A negro, long and squat with a hunch back and long gorilla like arms, and a tall lumbering Polish lad with vacant stare in his China blue inflamed eyes. Indeed a sinister quintette, and all bore the marks of careless living, to say the least, for they had just come from one of the low doggeries where cheap beer and whiskey were dealt out to the natives from a kitchen bar room. A keen glance from Steve Knight's eyes sized up the delegation as he slouched forward with apparent ease and drew his feet well back under the

rude bench on which he was seated, and with legs well spread apart, crouched, his hands on his knees to all appearance careless, but really in the tense attitude of the foot ball tackle, head bent forward, eyes a little lifted, and the full power of the body poised on the balls of the feet, ready to spring at the signal whistle. Up the lane came the rebel tread, Cole Dyckman striding ahead, and halted a few steps in front of the apparently indifferent Steve Knight, and then followed a dialogue something like the following:

Dyckman: "Say, you, what yer doin' round here?"

Steve: "It does not require a telescope, for a man of your high order of intelligence, to see that I am sitting here taking the morning air. Have you any objections?"

Dyckman: "Oh, you think you're mighty smart, don't you?"

Steve: "I'm the man that put the smart in smartness."

Dyckman: "You come up here, you city men, to take the bread out of the mouths of us laboring men."

Steve: "You don't any of you look as if you cared much about laboring or bread either. Rum and tobacco would be more in your line, I should think by the looks."

Dyckman: "Do you know what we are going to do to you?"

Steve: "No, but I am just out of school, and anxious to learn; perhaps I can coax you to tell me."

Dyckman: "Don't get gay, young feller. If you ain't out of here inside of ten minutes you will be the worst licked man there is in this whole county."

Steve: "Well, now, you wouldn't think it to look at me, would you? Who's going to do all this licking?"

Dyckman: "I'm a-go-in' to do it, and don't you forget it. If you don't get out of her, and get out of here mighty quick I'll hammer 'Hades out of you',—only he used a shorter word than Hades.

Steve: "But what would I be doing all the time you were hammering? Why wouldn't I get up and run away?"

Dyckman: "Don't get gay. Will you get out of here and keep out of here?"

Steve: "Well, now, come to think of it, I don't believe I will. This seems like a pretty good country to me, and as long as you fellows ain't going to do this work I don't see why I shouldn't dig in and help these women get the hay. No, I don't think I'll get out of here until I get good and ready. Now what are you going to do about it?"

"I'm going to do this about it" and the powerful right arm swung from Steve's head in a vicious blow which would have put him out of business had it landed at its destination but it didn't, for, ducking his head forward, six feet of Maine sinewy lankness, sprang in the full cat like leap of the foot ball player. The long arms wrapped themselves around the legs of Dyckman, just below the knees, and with the powerful jerk of the foot-





ball tackle laid him on his back with a tremendous thump that almost jerked his head off, and in less time by far than I am telling it Steve was on his feet standing back against the shade tree and carelessly swinging in his long arms the heavy base ball bat which young Ben had brought out from the woodshed just before the coming of the gang. The followers of the rustic Goliath of Gath were stunned, for a moment, at the fall of their leader, whom they had deemed invincible. They had not expected to do any fighting themselves, but anticipated a joyous time kicking the new comer around after Dyckman had knocked him down if he did not get up and run away, and now Dyckman slowly stumbled to his feet rubbing the back of his almost dislocated neck, and glancing doubtfully at the sinewy young man who was swinging the base ball bat carelessly to and fro.

"Now dear sir and brothers," said the Yankee, addressing the hesitating crowd, "that's just a little sample of foot ball, just a common every day low-tackle such as we use in gentle practice, when we are not really trying to show what we can do. I can do much better than that in a rough and tumbles scrimmage where I use my head and elbows and brass knuckles, and my nose guard, and my knee pads, but I am just as good at base ball as I am at foot ball, and I have often made a home run over the left field fence on either a low ball or a high one," and he swished the powerful base ball bat through the air menacingly. "May be you would like to have me show you how I hit a high ball or a low ball before mixing up in a little foot ball practice with you? If you would, move up a little nearer, and I will give you a demonstration."

And just then there came an interruption. Three bicyclists came up the lane, dismounted and strolled in through the gate. Taking in the situation at a single glance they came forward and ranged themselves beside Steve and in front of the three women and small boy. One was a tall sallow complexioned round shouldered youth with eagle nose, overhanging brows and keen grey eyes which looked out under bushy eyelashes as they had often glanced along a rifle barrel in his Tennessee mountain home. "Hello, Tennessee!" said Steve. "You are just in season for the picnic." The second of the trio was slight of frame with dark hair, soft of voice, but with a dangerous look in his coal black eyes, and to heighten the effect he had drawn from his pocket a wicked looking knife with a blade nearly four inches long, and was whittling a stick, meanwhile looking with appraising eyes upon the hesitating attacking party. "Hello, Texas! and you too have come to our Old Home gathering? Welcome to our village." The third of the party was slender and tall and looked with approving glance upon the warlike demonstration as he drawled: "Ah, Steven, dear hoy, has this committee been chosen to receive our little

party?" "Yes, they have been impatiently awaiting your coming, dear 'Idiot,' and the festivities will begin as soon as our brothers are ready." But our brothers were not ready, in fact, it is doubtful if they would have cared to encounter the swinging base ball bat in the hands of Steve alone, and certainly there were signs of fear when he was reinforced by the newcomers, and the line wavered and fell backwards and Knight said: "Now, gentlemen, let us understand one another. You have struck on this job. You went off in the meanest kind of a way possible, and you left this hay to spoil, and you went back on your bargain after you had got part of your money, too. Now I would like to tell you just exactly what I think of you, the whole lot of you, but it would not sound well, and as an account of this pleasant gathering will no doubt appear in the New York papers, I'll not express my opinion but simply advise you to get to Halifax out of here, and not come back again, for these three gentlemen are going to remain with me until we get in this hay, and that will be several days; two of them have notches on their guns already for men they have sent to their long homes and they would be glad to add to their string, so if you desire to remain in this "Land of the Free, and Home of the Brave" I would strongly advise you to go away from here, and not return until you are in a more genial mood." They went away from there and Steve Knight and the two recruits from Poughkeepsie stayed a week and cut the widow's hay and stored it in the barns, and had the jolliest kind of a time, for the girl could play the organ and they sang college songs: "Way Down Upon the Swane River," and "Old Black Joe," and "My Old Kentucky Home," and "Nellie Was a Lady," "Buffalo Gals Come Out Tonight," and goodness knows what after the day's works were over.

It was indeed a joyous arcadian existence, but as the French say, "It was glorious but it was not war," and soon there came from the firm of C. L. Webster & Co., of New York, a terse letter saying, "What is the matter? Why no orders?" for Steve Knight had given his undivided attention to haying, and left "The Personal Memoirs of U. S. Grant," two volumes, price \$7.00 and up, to languish in the sample case. However, the haying was done, or so nearly so that another day finished it, and then each, with a comfortable sum of money in his pocket, for the widow insisted on paying them well for their generous service, the Idiot, Tennessee, and Texas went back to school again, and Steve had a clean shave and a hair cut, and resumed his active canvass of the suburban districts of the town of Westvale.

It was a regretful parting, for the boys had enjoyed the happy interlude from school life and bookagency, and they were followed by the good wishes of the wiry little widow, the regretful glances of the dark eyed daughter, the tears of the flaxen hair-

ed Swede girl, Tillie, who had never had so jolly a time in all her uneventful life, and the mute adoration of the red-headed, freckled-face boy, Ben, who had raised the strangers to the nth power of glory, because of numerous tales of the Tennessee mountain moonshiners, revenue agents, wild cats and feuds, together with weird legends of the Great Staked Plains of Texas, covering encounters with horse thieves, neck-tie parties for those same, exploits of Texas rangers, bowie knife fights, and gun play galore, with an occasional adventure on the storm tossed waters of Penobscot Bay, or a fight with a mad bull moose in the wilds of Aroostook county from Steve, and a mild contribution of Captain Kidd's buried treasure, and encounters with sharks, giant swordfish, whales, and heroic tales of the rescue of ship wrecked mariners along the coast of Cape Cod, from the Idiot. It is to be feared that these tales were more picturesque than truthful, but they filled the youthful breast of young Ben, and possibly others of the family with a longing for a more adventurous life than was furnished by the quiet village of Westvale.

Steve went on with the canvass of the rural districts of Westvale and the story of his adventures at the Granger farm, which had been spread grape vine route to the uttermost confines of the town, made him a welcome visitor, and sold some books, for he sent in a very respectable rural subscription list from his territory.

The book had proved a tremendous seller, and an army of agents had been enlisted. As in all armies, many of these enlisted agents were poor soldiers, and dropped by the wayside early, and Steve, regarded as a very promising beginner, was sent here and there to take the place of some fallen agent, for not every man can sell even a good thing. I've seen highly educated men who could keep a fine set of books, men who could take a speech in shorthand, men who could write an essay for the Atlantic Monthly, or deliver a lecture on The Whyness of the Wherefore to an assemblage of blue stockings, and yet who could not have sold ice cold lemonade to a caravan of millionaires in the desert of Sahara, which is said to be the driest place on earth. Steve could not keep books nor write shorthand, but he could sell books, and a man that can sell books and keep good natured can sell anything.

Thanksgiving time found Steve in Massachusetts, where he had been sent to take the place of some delinquent, and he decided to go home to Rockland, and astonish the natives. His home-coming was something in the nature of a Roman Triumph, for Steve had gone away with misgivings, and it had been freely predicted in his native town that he would prove anything but a success, and his father was throwing away money to send him to business college. When Stephen Knight, book agent, returned to Rockland, it was in a suit of Boston clothes, the like of which had seldom



been seen in that part of the pine tree state. Finely dressed, self-confident and alert, it was a very different Steve that left the train and went happily to his home, with a couple of hundred dollars in his pocket book. A tumultuous welcome awaited him from all the youngsters and dogs of Rockland, and a more quiet, but equally affectionate greeting from the family. New England families never go into raptures over well loved members, but the affection is there just as deep and sincere. Steve took part in the Thanksgiving day football game, and showed that he had not lost any of his driving power during the year's absence, but the monotony of the village life soon palled upon him, and again he found himself in the ranks, working for C. L. Webster & Co., with whom he continued for the next two years, for the firm of C. L. Webster & Co., inspired by the monumental success of the "Memoirs" of the silent soldier began publishing the memoirs of pretty much everybody else that had anything to do with the Civil War. They gave the public Sherman, and Sheridan, and McLellan, and I don't know who else. But the public was not eager for any more Civil War "Memoirs." There were plenty of memoirs of the Civil War in every grave yard, where a little flag on May 30 told the resting place of a soldier. Personal Memoirs were in every family parlor; portraits badly done in oil,

crayon or water color, of young men, and old men, and middle aged men in uniform, and the date of the death could be found under births, deaths, and marriages in the big family Bible which was then to be found on the marble top center table in every parlor, used as the safest hiding place for greenbacks, bonds, and other paper valuables. Nobody ever opened it unless it might be to register a birth, a death, or a marriage.

The books didn't sell. The agents couldn't sell them. Couldn't give them away, most of them, and those \$3.50 books could soon be picked up for 30 cents in any second hand book store, and just about that time Steve Knight got tired of the business, and in Syracuse, New York, where he was vainly trying to persuade a long suffering people to purchase the life of somebody or other, he met Sam Curttice, a forty horse power Life Insurance agent with the eloquence of Cicero, Demosthenes, Patrick Henry, and Susan B. Anthony combined with the cunning of Machiavelli, and the smoothness of John D. Rockefeller, and Steve Knight gave up on branch of highwaymanship to enter the even more deadly and devastating field of Life Insurance.

TEN DAYS IN GEORGIA

It was in the latter part of January that we basked in springtime tempera-

ture and soaked in winter showers in Southern Georgia. They say Georgia is "dry" but Aqua fortes was on tap from above. Indeed, Georgia was the wettest dry territory we ever sat foot upon. But in spite of the wet spell we encountered, which was almost as unusual as the flood in Ohio three years ago, the climate, soil, and people looked good and were generous and kind, as only Southerners know how to be.

But the purport of all this Georgia wet and dry issue is to give us an excuse to say that whether we men like it or lump it, the whole country is going dry before many years, and for suffrage, too, as sure as the B. E. is costing more than ever before, and worth more, too. And so the country will be worth more when saloons are replaced by social centers not less social than the saloon let us hope more sober yet quite as jolly, and by women who vote more and gossip and gad less.

So here's to the wet and dry and suffragette issues; may water and women reign and man continue to receive them with open mouths and arms and thus freshen and replenish the earth. In the meantime, some customs and opinions will need to be reconstructed and reformed, but each day will add to humanity's interest and happiness, if each lives largely and nobly and serviceably and sociably.

J. D. Hunter

S. O. Smith

H. B. Jones

D. C. Clausen

J. P. Caddis



HANDWRITING IN OMAHA

[This excellent paper was presented before the Principal's Forum of Omaha, and is here presented because of its frank, progressive, practical, pedagogic suggestions and discussions.—Editor.]

Forum. Tuesday, Jan. 9, 1916

1. Can right writing habits be fixed in the grades? 2. What we are trying to accomplish in the various grades. 3. The use of buttons as incentives.

I feel honored and grateful for the privilege of speaking before this forum at this time. The eight minutes allotted me is too short a time to cover properly the subjects assigned, but I shall try to make clear some important points. For obvious reasons I shall speak first on the subject last named on the program, "Can right Writing Habits be Fixed in the Grades?"

I believe correct writing habits can be fixed in the grades by properly correlating writing with arithmetic, spelling, language, and every other subject in school, especially in the sixth, seventh, and eighth grades. Every child who is required to do this during the last three years of grade work will come from the elementary schools with correct motor habits that will stay with him through life. Not that the style of each letter formed will remain the same, but that healthful position, ease of execution, and general neatness will in all probability never be lost. Every child will, soon after leaving the formal writing classes, adapt to his own use certain peculiarities that will distinguish his writing from that of every one else.

In the introduction to *The Teaching of Handwriting*, a book written by Professor Freeman of the University of Chicago, and edited by Suzzallo, of Columbia University, we find these words: "Tradition has dominated the teaching of handwriting as it has no other school study. It has been the last of the so-called formal subjects to be influenced by the newer educational thought. * * * The result has been a tardy development of economical and efficient methods of teaching children to write." This thought is also voiced either directly or indirectly by such psychologists and educators as Magnusson, Thorndyke, Bryan, Munsterburg, and many others.

The foregoing may be true, but I feel that Omaha teachers are, as a whole, awake to the importance of teaching writing in accordance with modern ideas. There are, however, those in nearly every school who do not sufficiently appreciate its importance, and who not only cause breaks in the continuous development of writing, but actually undo much that has been done to build up correct writing habits in the preceding grades. In departmental schools correlation is likely to be much neglected, greatly to the expense of penmanship. Kirkpatrick in his book, *Departmental Teaching in Elementary Schools*, recognizes this fact and says: "Every departmental teacher, as he is also an English teacher, should be very watchful of and largely responsible

for all the spelling and penmanship done in his department." He even suggests that five per cent or more be deducted for poor penmanship and other errors on every piece of departmental written work.

This discussion leads directly to the consideration of What we are trying to Accomplish in the Various Grades.

Learning to write is conditioned largely by the stages of development at different ages. A child's ability to make precise complex, rapid movements increases continuously from the first year. It is obvious that large letters can be made with less precision as to line qualities than small ones without producing as much departure from letter form. It is in the application of these and other important principals that the system of writing in use in our schools, the Zaner system, was devised.

In the carrying out of these ideas we insist that during the first six weeks of a child's grade work all exercises be made at the blackboard with a whole arm swing. In beginning the use of the pencil the teacher should be painstaking and patient in teaching position of body, fingers, pencil and paper, these being of primary importance in the lower grades. The only letters that need be attempted in the First A division are small i, u, n, m, o, e, s, and a. Some of our First A teachers go farther than this and teach their pupils to write their first names. All work done in the first grade and much of that in the second grade should be carefully worked out at the blackboard before attempting to do it with the pencil.

In the first classes the rest of the small letters and figures should be learned, and every child should be taught to write his own name. All first grade writing should be with minimum letters and figures at least a half inch and with capital and loop letters an inch in height, as provided for in the ruling of our No. 1 pencil paper.

Second grade children should continue to write with the arm just off the desk, making the minimum letters and figures, and the long letters, at least three-eighths and six-eighths of an inch in height, respectively, as provided for in the ruling of our No. 2 pencil paper. They may be encouraged to let the third and fourth finger nails skate on the paper provided they have already formed correct habits in all written work. Pen and ink may be given those Second B children whose habits are well formed.

In the third grade every child should use ink. When first placing pen and ink in the hands of little folks much patience is necessary to teach them how to use and care for this new equipment. They should be helped to find the little cushion muscle just in front of the elbow and shown individually, if necessary, just how to use it. The writing at this time may be erratic for a while. If so, the teacher may be alarmed at results and insist on more accurate work, sacrificing much that has been accomplished in grades One and Two. Un-

der pressure to do neater work the average child will resort to clinched finger action, make exceedingly small letters and figures, and twist and hump the body into an unhealthy and inefficient posture. This tendency of some teachers to become alarmed when the child's writing becomes erratic through application of movement is one of the most serious obstacles in the way of her pupils' becoming good writers. The teacher should be able to distinguish between mere lack of control in applying arm movement, and careless writing, which should never be permitted.

The Fourth grade teacher should continue the work begun in the third grade, emphasizing position and movement. Plainness in form rather than exactness, and boldness instead of timidity, are the essentials in the fourth grade.

If the first, second, third and fourth grade teachers have done their parts well, children coming into the fifth grade should know how to sit and use the writing machinery. Fifth and sixth grade teachers should put the finishing touches on correct position and movement, insisting that they be used in all written work. Care should be taken to teach correct letter formation, and the children should be gradually led to speed up in their writing so as to make it serve its purpose as a vehicle for carrying forward all other studies.

It devolves upon the seventh and eighth grade teachers to make good all those things that should have been accomplished in preceding grades. More time should be spent in seeing that all writing is done rightly in these grades than in teaching the subject. Some one has said that an ounce of exactness is worth a pound of injunction, and it certainly applies at this time. The real test as to whether this subject has been taught successfully lies in the ease alike in writing and reading the product under discussion.

Now, as regards the use of buttons as incentives in the writing class. This was suggested for discussion because some exception has been taken to the advisability of their use on the grounds that the giving of prizes is unpedagogical. We have searched in vain through not fewer than a dozen books by oft quoted authorities on psychology and pedagogy and find little that condemns such use of buttons or certificates as we make. White discusses the prize system at more length than any of the others whose works we examined, but even he has little to say of such a plan as we use—that of giving the award to EVERY ONE who brings his work up to a reasonable degree of excellence, instead of giving it only to the best one in the class.

It is true that some children have been disappointed at not receiving buttons, just as it is true that there are some who are disappointed at not being promoted with their classmates to higher grades. In many cases of this kind the children who were disappointed immediately redoubled their



efforts and brought their writing up well by the time of the supervisor's next visit and were then made happy by receiving the little recognition shown by the button. We have known of several cases where crippled and otherwise deficient children have been awarded buttons for excellence in writing which have been greatly appreciated, not only by themselves, but by the other children as well. Teachers have said that they were especially glad of this condition as these children get so little of the pleasures enjoyed by their classmates.

I ask consideration of the fact that while boys and girls like equally well to wear pins or medals, our writing buttons are the only things of this kind being used in our schools that are within the reach of every child, boy or girl, deficient or not.

While there may be some just criticism of our use of the little awards, it cannot be decided that much enthusiasm is produced by their use, and that through this enthusiasm more interest in other studies has been engendered. Since the question of their use has been brought to the attention of the supervisor of writing and it has now been briefly presented to this forum we will say that we, of course, favor their use, else would not use them. But we are open to conviction. If we are wrong we should appreciate being set right. After all, it is the boys and girls whom we are trying to serve, and to them we wish to give our best efforts that they may come to be manly men and womanly women, with high motives and as thoroughly equipped for bearing life's burdens as it is within our power to help them to be.

J. A. SAVAGE.

CLEVELAND AND THE N. A. P. S.

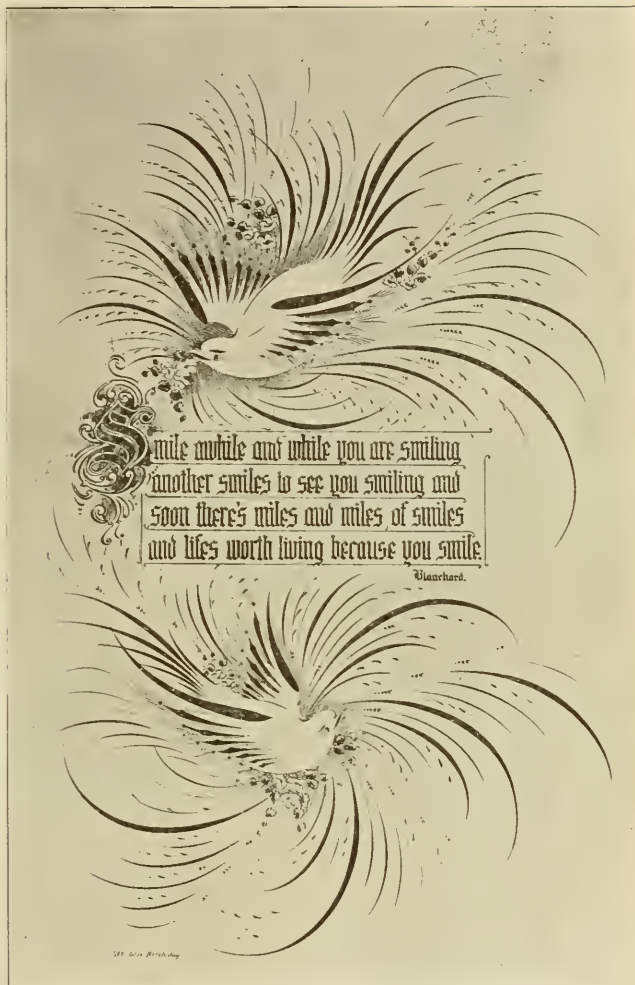
Fourth Annual Convention of The National Association of Penmanship Supervisors, Cleveland, Ohio, April 25, 26, 27, 1917.

The above dates have been definitely determined upon because the work of the second semester is well advanced and the work accompanying the close of the year has not yet begun, thus enabling everybody to attend and become acquainted with the most modern and efficient methods of teaching writing to children.

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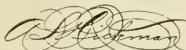
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Some of the best private and high schools have already requested our service for September. Indications point toward shortage of first-class commercial teachers. Write to us at once.

CONTINENTAL TEACHERS' AGENCY, Inc., Bowling Green, Kentucky

During January

WE began 1917 by placing men at the head of the commercial departments of one of the Des Moines High Schools, the Richmond, Ind., High School and Goldey College, one of the finest private commercial schools in the East. For lack of available teachers of the right type we had to let more than a score of fine private school, high school, and college positions get away from us.

Attractive openings are already listed for September.

May we help you?

The NATIONAL COMMERCIAL TEACHERS' AGENCY

A Specialty by a Specialist

E. E. GAYLORD, Mgr.

PROSPECT HILL, BEVERLY, MASS.

**GOOD
POSITIONS
FOR GOOD
COMMERCIAL
TEACHERS
OUR
SPECIALTY**

Attention! Teachers!

YOU WANT to succeed — you ought to build for permanent success. We are in a position to help you. The leading schools of the country report their vacancies directly to us. Do your part NOW Tell us your plans for 1917-1918. Keep your records up to date in our files.



THE SPECIALISTS' EDUCATIONAL BUREAU

ROBERT A. GRANT, Mgr.

316-17-18 Nicholas Bldg., ST. LOUIS, MO.

W. C. Brownfield
J. C. Ryan *E. A. James*
Handless Penman

By J. C. Ryan, the handless penman, whose portrait appears herewith.

Mr. R. S. Hines, of the Metropolitan Business College, Cleveland, Ohio, sent sixty-five subscriptions to the **BUSINESS EDUCATOR**. Twenty-one of his pupils succeeded in winning certificates of proficiency in penmanship. This would indicate that Mr. Hines is not only creating a great deal of interest in penmanship, but is securing good results as well.



A HANDICAPPED MASTER

You have probably read about the Handless Penman, J. C. Ryan, or you may have seen some of his specimens, but unless you have seen him write and do other things requiring extreme patience on his part, you cannot fully appreciate what he is accomplishing.

Just think of it, no hands, just two stumps with which to hold a pen, and then to be able to turn out work which many penmen cannot equal.

He is making his living by writing cards, and is giving value received. More than this, he is showing people that no matter what misfortune may happen to them, there is always a way to make a living and be of service to others.

We recently saw Mr. Ryan write and do many things which before seemed like impossibilities.

His success lies in the fact that he uses his grey matter and works hard, for he says that often he practices until 2 A. M.

Now young penmen with two good hands, you ought to be ashamed if you cannot learn to write well; for if you fail, it is because you have not worked hard enough, in the right way, or else there is something seriously wrong with you.

Our hats are off to J. C. Ryan, the handicapped penman.

E. A. LUPFER.

Mr. M. C. Liepholz, of Cincinnati, is swinging a strong practical business hand nowadays.

WANTED Lady or gentleman who has had commercial or institutional educational experience, to manage teachers' agency department of corporation. Small investment required. Must furnish unquestionable references as to character and ability Address V. W., care Business Educator, Columbus, Ohio.

COMMERCIAL TEACHERS

You will find a large offering of collegiate courses in Stenography, Typewriting, Accounting, Methods of Teaching Commercial Subjects, Business English, Commercial Spanish, Vocational Psychology, Vocational Guidance, Industrial Geography, etc., in the

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The Registrar, UNIVERSITY OF PITTSBURGH

*Better get wise and get
 some inspiration copied
 written by our best penmen.*

Graceful penmanship from the skillful pen of A. M. Wonnell, Hughes High School, Cincinnati, O.

Publishers and Advertisers will thank you for mentioning The Business Educator.



SOUTHWARD

The latter part of January found your editor journeying to Savannah, Ga., to spend a week promoting writing. Supt. Gibson we found to be a very busy man in civic as well as in school activities, and as a consequence the schools are making rapid strides forward in all directions.

Mr. Charles M. Gray, whom we found neither gray nor gay, but grave and dignified instead, is building up a high grade commercial department in the high school and helping the teachers on the side to improve the writing in the grades.

We discovered a most intelligent, alert, sympathetic corps of teachers bent on bettering the handwriting of their schools, and a city almost as charming in parks and climate as its people. Savannah is one of America's most beautiful small cities, and it is rapidly improving.

We found Richards' Business College occupying a building of its own, facing a thirty acre park, and the school in a very prosperous condition, Mr. Richards proving to be a genial, generous, wide-awake school man.

The Pope School, facing the same beautiful park, a private school for girls, is giving practical writing a place in its course of study.

We found an overcoat unnecessary but an umbrella a useful article in the state and city noted for its dryness.

At Macon, Ga., we called upon our twenty-three-year-old pupil, Mr. W.

W. Merriman, whom we found a wholesome fellow in every particular, being a part and parcel of the Georgia-Alabama Business College, which we found in a prosperous condition.

At Atlanta, we found Supt. Landrum, Assistant Supt. Wardlow, and the Primary Supervisor, Miss Smith, all pushing forward in a modern way.

In the Commercial High School we again communed with our quarter-century and more friend and all-round mental and manual gymnast, Mr. J. H. Smith, and Mr. W. C. Lowe, who has the training of the teachers in handwriting methods and practices in his charge.

We found improved teaching in the grades since our last visit, which means better writing on the part of thousands.

Atlanta is well said to be the New York City of the South, as it is a very important center of hustling enterprise, wealth, and culture.

At Chattanooga we found Ever Efficient Black in the midst of examinations in commercial subjects and Conscientious Energetic Chamberlin directing the writing in his usual, quiet effective manner. Another dyed-in-the-wood Zanerian. Decidedly Capable Wiley, of the Mountain City Business College, was teaching a prosperous school of young Americans how to shoot straight with the pen, as well as doing other things modernly.

Our good friend Mr. Hawkins, of the Chattanooga Business College, was ever gracious, generous, and enthusiastic, conducting a school of good quality young men and young women.

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Price 20c each with 20% discount on lots of one half dozen or more. A smaller size of the same caps on same paper, 8½ by 11, at 10c straight. Your money back without question if you are not perfectly satisfied. Every young penman especially should have this set.



Sunnyside, Wash.

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WORTH MANY TIMES ITS COST



59 McAdam Ave Winnipeg Man Can
January 25 1917

Mr. K. H. Ellsworth,

Montreal, N. B.

Dear Sir,

Referring to your advertisement in the
January Business Educator selling at auction
by mail various old works, on penmanship
I wish to put in a modest bid for same.
You do not state whether deposit should
accompany tender of necessary kindly let me
know and I will forward amount required.

My bid:

Buckham's Universal Penman 25.00

Dean's Analytical Guide 16.00

Goldsmith's Fund of Penmanship 10.00

James's Script Alphabets 5.00

36.00

Enclosed stamped envelope for acknowledgment

Yours very truly
H. J. Walter

The Ellsworth Auction of rare works on penmanship by mail was a success. The lucky bidder is H. J. Walter, of Winnipeg, Canada, a penman worthy of his steel, as shown by the above reproduction of his bid, and which Mr. Ellsworth asked us to run in the BUSINESS EDUCATOR as a model for any aspirant in penmanship and letter writing.

WANTED Copies of The Business Journal, published in New York City until September, 1916, for the following months: January, March, April, May, June, July and August, 1916. I want these copies to complete my State penmanship course.
Address J. A. STRYKER, Kearney, Nebr.

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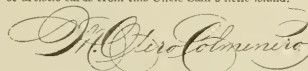
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I can make a good penman of you at home during spare time. Write for my free book, "How to Become a Good Penman." It contains specimens and tells how others mastered penmanship by my method. Your name will be elegantly written on a card if you enclose stamp.

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"You are the Leading Peoman of Porto Rico" says Zaner & Blosor Co., and they do not err. Send me 25 cts. in postage stamps and have the proof—One dozen of artistic cards from this Uncle Sam's little island.



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German Text and Old English letters are the most useful styles for engrossing. These letters are made in great variety of finish, and are always effective and artistic when well executed. In laying off specimens of this kind a pencil sketch will greatly aid in obtaining pleasing balance and symmetry.



Size of original 12x17. Draw scroll work and initial "M" very carefully in pencil, following with rest of line "Memorial Resolutions," and word "Diplomas." Note the size, form and spacing. Always use India ink for all kinds of drawing, especially on designs for reproduction. Ink in the larger lettering with a No. 1 broad pointed pen—a number 2½ pen may be used for other lettering. See that the straight strokes are exactly vertical. This result is obtained by ruling the edges with a T square and ruling pen. Finish all letters with a fine pen.

The flourishing must be executed rapidly to be practical and at the same time graceful and pleasing. Chinese white was added after the ink was thoroughly dry. Mix white with clean water and apply with a common pen. Note finish of initials "M," "R" and "D." Do not overload your work with superfluous lines—a few well arranged will produce the best effect. (See illustration on following page.)

Mr. J. R. Rosen, of the Martin Diploma Company, Boston, Mass., reported the middle of January that they were working upon a memorial to Rev. William A. Sunday valued at one thousand dollars. The piece was illuminated in colors and gold on nine pieces of vellum that were assembled in a frame 3x5 feet and presented to "Billie" Saturday evening, January 20.

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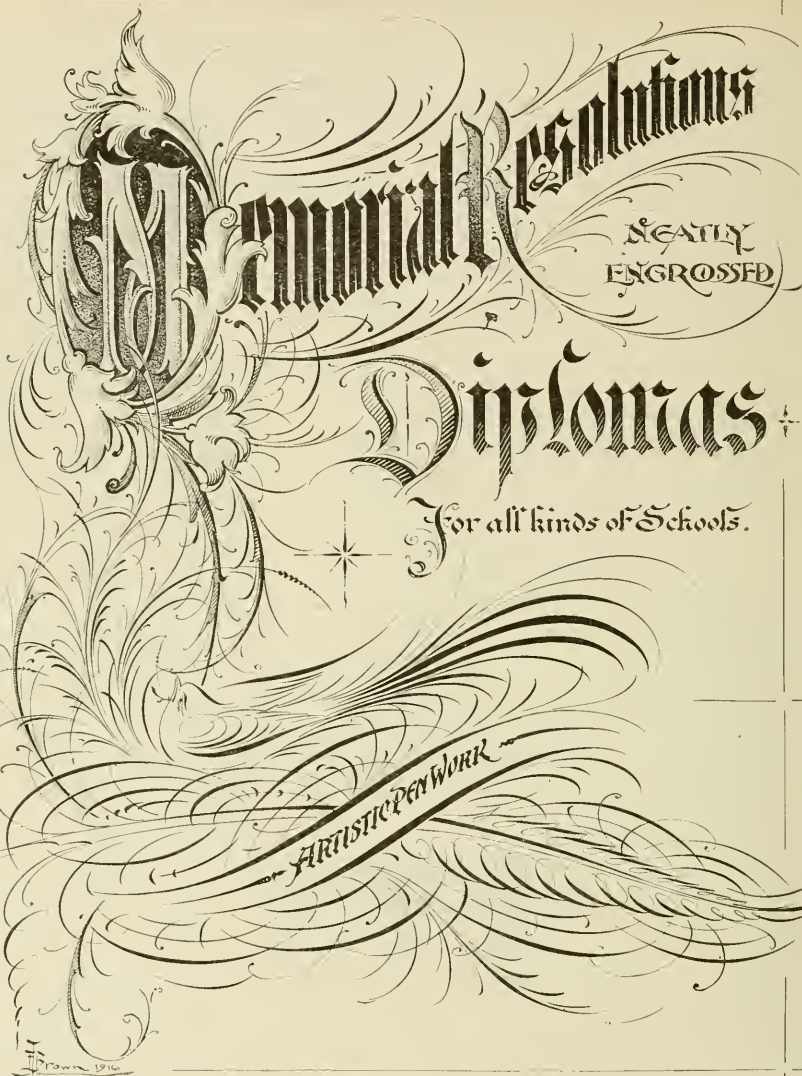
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See instructions on preceding page.

BOOK REVIEWS

Our readers are interested in books of merit, but especially in books of interest and value to commercial teachers, including books of special educational value and books on business subjects. All such books will be briefly reviewed in these columns, the object being to give sufficient description of each to enable our readers to determine its value.

New Ideals in Business. Ida M. Tarbell. The Macmillan Company, New York. Cloth, 339 pages, price, \$1.75.

The author is recognized as one of

America's foremost economic and social reformers, and this volume abounds with enthusiasm and concrete illustration pertaining to new ideals in modern business.

Our New Workshops; The Gospel of Safety; Good Homes Make Good Workers; A Man's Hours; A Man's Hire; Experiments in Justice; The Factory as a School, are some of the significant chapter headings.

Much of the material of this book is the notes made while studying a typical American trust—the Standard

Oil Company, and the workings of the protective tariff. The opinions of the author are based upon concrete and first-hand material, convincingly and entertainingly told.

To students of social, economic, and industrial problems, the volume is timely and authentic.

Exercises and Reviews. By Mrs. Mary A. Wiseman. Lyons & Carnahan, Publishers, Chicago and New York. Paper, 79 pages.

The book is designed to accompany



the Van Sant Manual of Shorthand. The exercises are those which the author evolved to meet a necessity for a closer and more complete grouping of words illustrating principles than heretofore attempted. The result is something helpful and practical.

Incidentally, Spelling, Typewriting, Capitalization, etc., are taught in a way which leads to their application. Teachers will find in this volume helpful material because convenient and necessary in addition to that given in the regular texts.

Dictation Course in Business Literature. By Charles G. Reigner, A. B., Pittsburgh, Pa. The H. M. Rowe Company, Baltimore, Md. Book One, Cloth, 290 pages.

The author has had valuable experience as a teacher and the books are an outgrowth of his own needs and endeavor to meet and supply them. The material is varied and well suited to aid the student in evolving a knowledge of literature peculiar to the business world.

The teacher of shorthand and typewriting finds it no easy task to find suitable material carefully graded, counted, and so planned as to be practicable, interesting, and progressive.

Book One is intended for beginning students while Book Two contains classified correspondence, straight matter, Civil Service examinations, Court material, etc., and is intended for advanced students in dictation, etc.

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mere book of dictation material. It has specific methods of procedure and special plans for developing knowledge of punctuation, grammar, and composition. The literature has been selected with great care and of such variety as to acquaint the student with almost all lines of human thought and endeavor.

Special editions for particular systems of shorthand.

American Speech. By Calvin L. Lewis, A. M. Scott, Foresman & Company, Chicago and New York. Cloth, 246 pages, illustrated, price 80 cents.

This is a non-technical Handbook for teacher and pupil, to be used by pupils in and out of the classroom. A Manual is supplied the teacher to aid in the teaching. Any one interested in elementary oral speech will find the book interesting, helpful, and practical. The author is an authority and has had the necessary experience and good sense to avoid technical terms and complex definitions.

The illustrations show the adjustment of the vocal organs, which, with the explicit instructions, make it simple and easy for the learner and teacher.

This book, we predict, will be hailed with eagerness by thousands because oral speech the most important of all, has been sadly neglected in America. We have reviewed no book in these columns which appeals to us so strongly as needed by the average citizen as American Speech.

The Executive and His Control of Men. By Enoch Burton Gowin, Asst. Professor of Commerce, School of Commerce, Accounts, and Finance, New York University, The Macmillan Company, New York. Cloth, 349 pages. Price, \$1.50.

The book is a study in personal efficiency. The data for these studies has been secured from American executives who have achieved and then told how.

Part One, Individuality, deals with Source of Personal Power, Physique of Executives, The Energizing Level, Increase of Power, Effective Effort, Organization, and Systematic Personal Effort.

Part Two, Motivating the Group, discusses most convincingly Stimulating and Controlling Men, Personality, Imitation, Suggestion, Emulation, Art, Illusion, etc., etc.

Part Three, Limits Upon the Executive, deals with Interest and Apathy, The Arousing of Opposition, Competitors, Adaptability, etc., etc.

Part One studies the individual characteristics of the executive—what sort of man is he—in what respects does he differ from ordinary men? Part Two discusses stimulation of men—how controlled, etc. Part Three studies reactions, limitations, adaptations, expansion.

All in all the volume is a valuable contribution to the studies designed to point out the qualities, both natural and acquired, which make for leadership.

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The highest degree of EFFICIENCY is reached only by *the right man in the right job*. But, Why is that particular man the right man? Answer, Largely because of his training. In addition to his natural endowment, he was educated for his work in a school where he had

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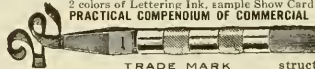


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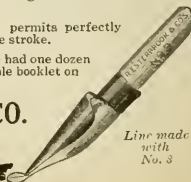
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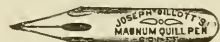
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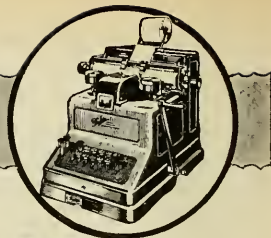
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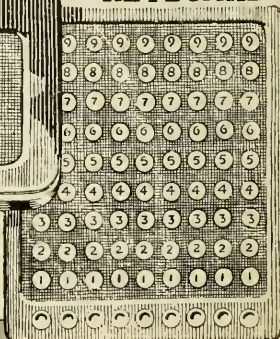
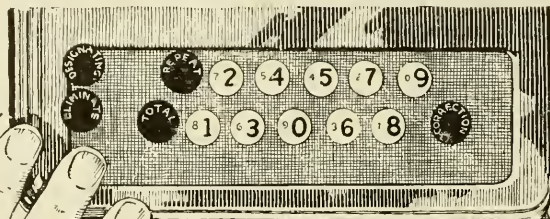
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The BUSINESS EDUCATOR

VOLUME XXII

COLUMBUS, OHIO, APRIL, 1917

NUMBER VIII

The BUSINESS EDUCATOR

Entered at Columbus, O., Post Office as 2nd Class Matter

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Harry E. Carrier, High School of Commerce.

R. S. Hines, Metropolitan Business College.

E. R. Wood, Ashtabula Harbor, 34 Walnut St.

J. H. Bassett, Ashtabula Public Schools.

Miss Agnes Wallace, South Junior High School.

Anna L. Tinnan, Central and Lincoln Junior High Schools.

Sara W. Riley, Addison Junior High School.

Laura L. Phillips, Detroit and Willard Junior High Schools.

Grace Gaffney, Kennard School.

Anna Vackar, Mayflower School.

Glenna L. Wells, Mill Junior High School.

Grace Radcliffe, Almira School.

Gertrude Williams, Central School.

Unita Smith, Elyria Public Schools.

Tentative arrangement of program, National Association of Penmanship Supervisors' Convention, Cleveland, Ohio, April 25, 26, 27, 1917. You will find this excellent program will go through with very few changes when you receive the official printed program. The Executive Committee wish to express their appreciation and sincere thanks to the friends of the penman profession who have made such a program possible.

WEDNESDAY, APRIL 25, 10 A. M.
Eastern Standard Time.

Assemble at Spencerian School, exhibit rooms, Euclid Ave. and E. 18th St.

Address of welcome, Assistant Superintendent A. C. Eldredge, Cleveland.

Response and president's address, O. L. Rogers, Supervisor of Writing, Fort Wayne, Ind.

Address by G. G. Gudmundson, Sec.-Treas., Boone, Iowa, "The Ideal Supervisor."

WEDNESDAY, 1:00 P. M.

1-2:15, visit Kennard Elementary School. (Platoon plan.)

2:15-3:30, Mayflower School. (Congested district.)

WEDNESDAY, 3:00 P. M.

Informal Reception.

Spencerian School, exhibit room.

Program, assembly rooms.

Western Reserve University, male quartet.

Spencerian School orchestra.

E. E. Merville, President Spencerian School, "Penmanship from the Standpoint of the Business Man."

Edwin Liebfried, Ph. D., "Measuring Men."

H. T. Loomis, Practical Textbook Co., (formerly connected with Bryant & Stratton Chain of Colleges), "Some Penmen I Have Known."

President J. P. Henderson, Oberlin Business College, Oberlin, Ohio, "Progress in Penmanship."

President C. P. Zaner, Zanerian College, Columbus, "Penmanship, Love Feast."

THURSDAY, 26TH, 8:30 A. M.

Eastern Standard Time.

8:30-10:30 a. m., Empire Junior High School.

10:40-12:00, Columbia Elementary School.

THURSDAY, 2:00 P. M.

Program, Spencerian School.

Dr. R. W. Himelick, Principal Cleveland Normal School, "Supervision."

W. P. Steinhäuser, A. M., Ph. D., Supervisor of Writing, Asbury Park, New Jersey.

J. S. Knox, Knox School of Salesmanship, Cleveland, "The Teacher-Salesman."

J. H. Bachtenkircher, Supervisor, LaFayette, Ind., "Left-handedness."

FRIDAY, APRIL 27TH.

8:30 a. m., West Technical High School.

10:00 a. m., Willard Junior High School and Elementary School.

11:30 a. m., lunch, West Tech High School (serve self) by West Tech senior girls.

Half hour picture show, West Technical auditorium (Pathe).

FRIDAY, 2:00 P. M.

Program, Spencerian College, exhibit rooms.

J. E. Huchingson, B. S., A. M., Supervisor of Writing, Detroit, "Standards, Aims and Measurements of the Supervisor of Penmanship."

"Medley," Cornelia Koch, Evansville, Ind., Lenna M. Rovick, Muskegon, Mich., A. S. Gregg, Lorain, Ohio.

C. G. Prince, New York City, Public School Penmanship.

E. G. Miller, Director, Penmanship and Commercial Work, Pittsburgh, "Standardization."

C. P. Zaner, Columbus, "The Conclusions of the Whole Matter."

Mr. Ernest A. May, of the Ironwood, Michigan, High School, has two hundred and fifty pupils under his instruction in penmanship. There are no regular class periods but each student is required to hand in one paper each week for criticism and correction. To promote efficiency and effort Mr. May prepares a number of typewritten pages semi-monthly, which he terms "Penmanship Ginger." It contains many choice thoughts and quotations which are intended to make pupils think and act. This is a good idea and no doubt helps to stir up some students who could not be reached in other ways.

Mr. M. E. Austin, who has charge of the commercial and penmanship work of the California State Normal of Los Angeles, Calif., reports a large class in penmanship, all working enthusiastically for special certificates and success. One of his last year's students, Miss Grace Angevine, is supervising the writing in the South Pasadena Schools. From what he has had to say concerning her, we are sure the work is being done efficiently.

Tacoma, Feb 20, 1917
Dear Mr. Zaner:
Your Writing Scale came just in time to be included in my budget for next year. In talking on Scales and Measurements at institutes I have predicted just such a scale as yours.
Sincerely Jno. Peterson



Practical Writing for Practical People

By C. SPENCER CHAMBERS

Director Commercial Education, Covington, Ky.

Make sure your
Penmanship is easily
written, easily read
and sightly.

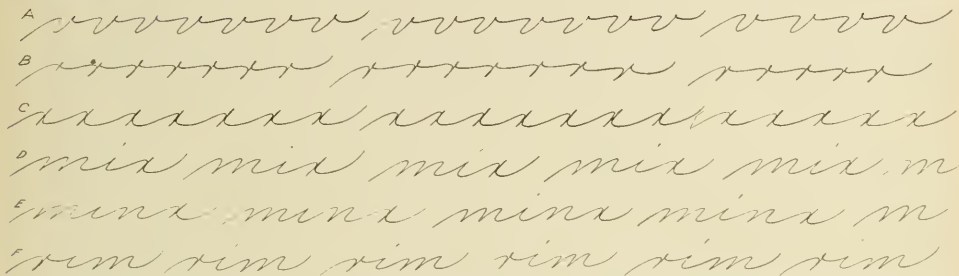


Plate VIII. The top and bottom turn exercise Plate VII. A. was given to facilitate the execution of this letter. The bottom must not be angular. Spacing between the letters and the down and up strokes in the v must be uniform. Finish with a horizontal curve such as in the w. Count 1, 2, 3, 1, 2, 3, etc.

B. Start with the first part of a small n, retracing the down stroke, stopping a little above the turn, then with a slight drop motion permit the hand to pass to the next r, via the way of a horizontal curve.

C. This is an overdrawn r made without raising the pen. An ordinary observer needs no further instruction. Count 1, 2, 3, 4; holding the count a little on 2 and 4.

D, E, and F. Don't write too angular. Take as much care with the last line on the page as the first one. Arrange your work on the pages so it falls in columns. By your work you are judged. Write twenty lines of each word, then review the whole plate, as there are the first minimum letters in words. Determine to master them now.

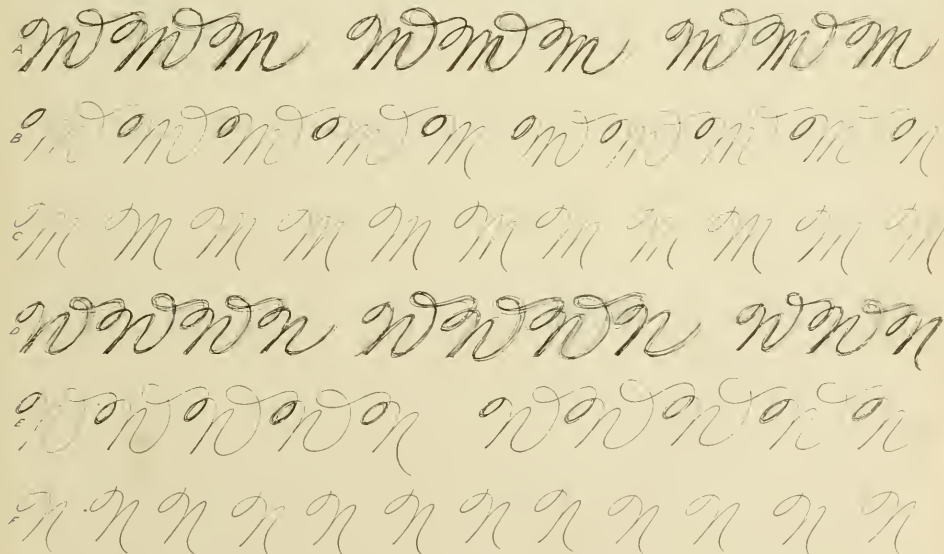


Plate IX. A. This M. exercise is not only given for the movement and form of the letter, but for the peculiar joining which can be used in many signatures. Retrace five times. Count 1, 2, 3, 4, holding the count on four until the horizontal connecting loop can be made.

B. There are five retraced loops. Count 1, 2, 3, 4, 5, 6, 7, 8. Make five letters to a group. Don't get down strokes too far apart.

C. A good, big loop with the same curvature on both sides. Don't leave the letter M until you can make this loop at the same slant as the other down stroke.

D. The N exercise is counted 1, 2, 3, 4, holding the four count while the horizontal loop is made. Four to a group.

E. Five retraced loops. This is something new, but its advantages are many; when the signature plate comes, you will not hesitate but enthuse.

F. Count 1, 2, 3. Don't make wide at the bottom. Practice A and D, B and E, C and F, respectively for a review.



Plate X. A. Same size, same slant, same color and same distance apart. Count 1, 2, 3, 4, 5, 6, 7, 8, 9, under. Four to a group. If you are not satisfied after trying a page, go back to the first lesson in this course and do a little work.

B. Start the E with a slanting oval, closing the letter on the count of ten. Count 1, 2, 3 for the letter and 4, 5, 6, 7, 8, 9, 10 for the retraced oval.

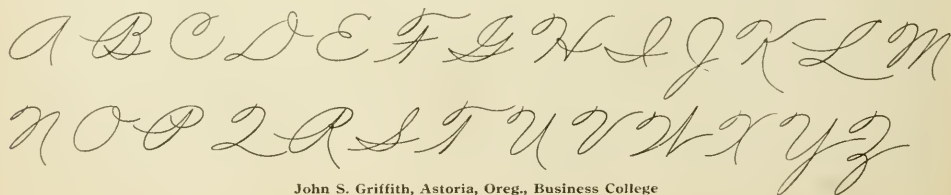
C. If letters appear sick in the diagnosis, look for these symptoms, bad slant, flat opening loop, big head and narrow base. Count 1, 2, 3.

D. After making the C, join with a little connecting loop the different style C's. The loop in the letter is in the center. Four to a group.

E. Any one can make a D exercise that will pass muster with but little care and still less mental effort, but here is one that will require concentration, the thing giving writing its cultural value. Watch the form. Count 1, 2, 3, 4.

F. Short lessons are not always the easier, and sometimes contain all the elements of a much longer one. This is the first capital exercise joined with an angle. The base loop rests on the line, while the connecting swing falls below a half space. This is the best "form getters" in the lesson. Close your eyes and try to see the exercise in its entirety.

G. The tendency will be to make the A too wide. This can be prevented if the up stroke is made almost straight. The joining strokes fall half way below the base line. This plate will require more study than any in the course.





Lessons in

Practical Penmanship

C. E. DONER, Beverly, Mass.

Penman Eastern Massachusetts Normal Schools

Position, Form, Movement, and Speed
are Fundamentals and Need to be Incorporated in Your Handwriting.

P R P R P R P R P R P R
P R Parker R. P. Reid P. B. Ring

Place confidence in your arm.

Lesson 61. For the P count 1-2, 3; or, curve-down, swing. For the R count 1-2, 3-4 lifting the pen while in motion on 4. Retrace well on the downward stroke of each letter. Try writing your own name as you practice these names.

Write confidently, surely and fluently. Placing confidence in yourself and in your own efforts helps one to win.

L L L L L L L L L L L L L L
Living Language Likely Learn

Learn to write well and easily

Lesson 62. For the L count 1-2-3 with a sharp, quick, light movement. Lift the pen while in motion in ending the letter. End the letter with a compound curve below the base line.

Try to do as the sentence directs. Sometimes it is well to count by naming the words. Counting in this way should be done carefully and rhythmically.

c c c c c c c c c c c c
C. C. Cain C. E. Crane A. D. Cree

Combine movement and good form.

Lesson 63. For this style of C count 1-2-3. The motion should be quick and light. The downward stroke must be well curved. Try your own name again as you practice the names herewith.

Freedom of movement and good form should go hand in hand. Try to control the movement as you write fluently. A good sentence to practice over and over.

1234567890	1234567890	1234567890	1234567890
2345678901	2345678901	2345678901	2345678901
3456789012	3456789012	3456789012	3456789012
4567890123	4567890123	4567890123	4567890123
5678901234	5678901234	5678901234	5678901234
6789012345	6789012345	6789012345	6789012345
7890123456	7890123456	7890123456	7890123456
8901234567	8901234567	8901234567	8901234567
9012345678	9012345678	9012345678	9012345678
0123456789	0123456789	0123456789	0123456789
1234567890	1234567890	1234567890	1234567890

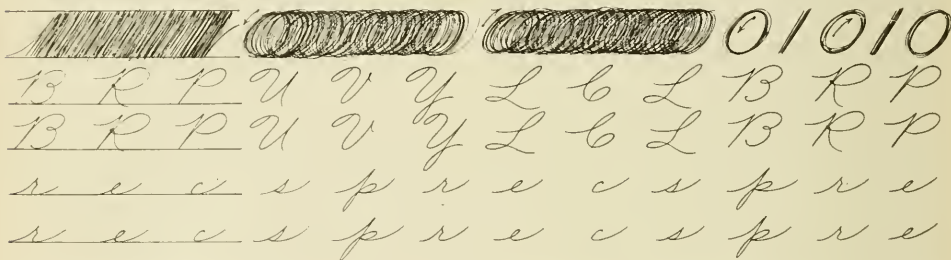
Lesson 64. Blocking figures is excellent practice. Review this lesson frequently. Try to become just as proficient in making figures as in making letters. Small, neat, clear-cut, well-formed figures should be your aim.

Learning to write well is a series of intelligent and well-directed efforts in which only the persevering succeed. We learn the truth of the ideal by the endeavor to realize it. We learn to write a good hand only through determined efforts to acquire it.

Lesson 65. It has often been said that practice makes perfect. It is intelligent and well-directed practice that makes perfect. If you train yourself to make every effort count in writing each letter and word well, you will in time learn to write a hand that will be a good life companion and a splendid recommendation. If you fail to write this paragraph well, try again. Failure is not the worst thing in the world; the worst thing is not to try. Write other paragraphs in connection with this one.

Note some of the different letters in this sentence such as r, s, w and k. Try to make them well.

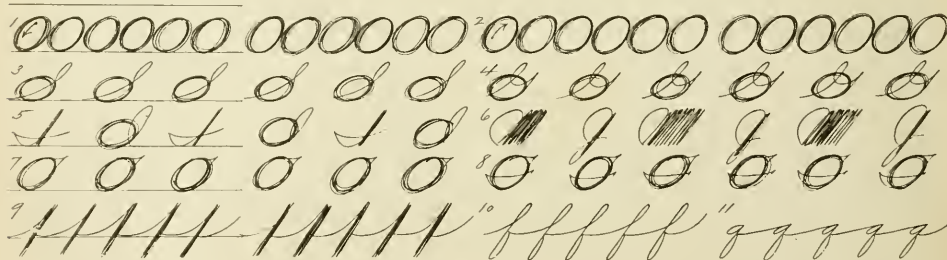
Watch your position. Keep the wrist free. Write fluently, letting the pen glide over the paper lightly.



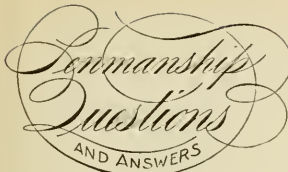
Lesson 66. This is a review lesson of all the letters practiced in Part Three. Perfect these letters by constantly re-writing them.



Lesson 67. Practice these general drills before proceeding to the next lesson. They should be reviewed frequently. Count 100 for each compact drill and 8 for each single oval. The ovals in the last quarter should be connected by swinging well below the line. These drills should aid in controlling the muscular motion. Strive for control.



Lesson 68. Study and practice carefully each one of these specific drills, and review them as necessary in practicing the following lessons in Part Four. Plan a count to suit each drill.



PENCIL OR PEN?

Please give me your opinion regarding this point: From the Third grade on should pupils do all written work, arithmetic included, with pen and ink, or should they use pencils for the working part and pens for copying to hand in?

I believe this is one of the questions which has or might have many different answers.

It is a good plan to do all or as much writing as possible with pen and ink, once pen and ink is begun. The reason is that pencil writing requires pressure, and pressure means considerable gripping, and gripping, of course, ties up more or less the writing machinery.

There are certain habits encouraged by the use of pen and ink which are good, the chief of which is—it promotes more definite and accurate thinking and does away with a great deal of haphazard, hurried writing with the thought that it can be corrected or rewritten.

How do you treat parchment in order to do pen work on it?—B. K.

There is oil on parchment which makes the ink spread. This oil must be removed before one can work on parchment. The most convenient way of removing the oil is to use an ordinary red pencil eraser or a sponge rubber. Some use bread crumbs while others use pumice stone.—E. A. L.

What is the best ink to use for preparing copies for photo engraving?—J. B.

In photo engraving the best results are secured when jet black ink is used. The lines should be black, not gray. Most penmen and artists use pure India ink for this work. The majority of the copies in this journal were prepared with Zanerian India Ink.—E. A. L.

A Meaty And Suggestive Letter From a Superintendent.

Editor B. E.: Yesterday, Superintendent C. C. Underwood handed me a copy of your new writing scale. I am delighted with it. Will you not through the B. E. give us some hints for using a scale? My own experience is limited to the methods employed by the survey critics in Cleveland. While the value of a scale may be overrated by some people, I believe it has its place and this new one will fill a real need, especially as the samples of writing are more like what we are getting. The alphabet and exercise scales are actually usable and that of the different styles is often needed.

Sometimes I think teachers are blind when they hand in a set of alphabets, and I have concluded that while "don't care much" and "don't know much" are factors in poor results, that "Don't see much," is the worst one. This scale may give me another way of getting teachers to see, when they are only looking.

Do you not think the Osler Limit, or retardation, is prevented, or made very improbable, if a man has a habit of thinking and doing new things? So often our youngest teachers are not much alive.

You ask for opinions on the size and price of the B. E. To many of us the penmanship contents alone are worth more than the present price, and the articles on commercial subjects must be exceedingly helpful to those who teach those subjects. Many of them I read each time, they are so forceful, and so well written. For instance, Mr. Eytting's.

Everyone must appreciate the reports of conventions and other doings of those people whose work interest us especially.

The last two numbers, in my opinion, are worth the whole subscription price. In the January number, "The Trend," "Handwriting Extremes," "Penmanship Correlation and Concentration," and all of page 16 make a wonderful collection of strong writings, rich and splendid. In the February number pages 10 and 16 do not fall below these others in value and interest.

Added to the splendid lessons by Mr. Doner and Mr. Lupter, along comes Mr. Chambers, with that smile of his, and gives us another course of lessons.

The size of the pages seems just right. It makes a good magazine to handle. As to the number of pages we could cut down on the size of our meals but few of us would care to go backwards in that line.

Raising the advertising rates would well suit all of us who neither advertise nor collect from those who do advertise! But certainly your loyal readers will be willing to pay more if necessary for value received.

Sincerely yours,

ELIZABETH WHIPPLE,
Supervisor of Writing,
Painesville, O.

A WORTH-WHILE LETTER

Office of Register of Deeds,
Mecosta County,
Big Rapids, Mich, March 2, 1917.
Gentlemen:

I have the last number (March) of the B. E. It is certainly a splendid number. I note your request on page 9 for expression from your readers concerning the make-up of the magazine. I think it is fine just as it is, and that it presents a wide scope of material. I am greatly interested in the News Notices, and in special articles on the teaching of Penmanship, particularly from a pedagogical standpoint. It seems to me that if there is a creature on earth who needs sound and thorough training in Pedagogy, Psychology, and other allied subjects, it is the Supervisor of Writing. Of course I do not mean that a study of these subjects alone coupled with the taken-for-granted thorough course in Penmanship is all-sufficient, but something to keep us eternally awake and

alive and progressive in general, and above all to give us a sympathetic working knowledge of human nature. These talks so frequently found in the B. E. are what I find most interesting and most helpful in the whole magazine, particularly the talks by the editor. If he has a supply of these stored away somewhere, let us by all means have them, the quicker the better.

I wonder if many teachers are interested in the art or power of, call it "Suggestion" for want of a better word. By this I do not mean some freakish "mesmerism" or any thing of the sort, but a tactful direction of the minds of your pupils into channels which will make them especially receptive for the work which you wish them to accomplish. I think it is little short of a crime to go before a class of children fagged out or cross or lousy, and let them know it, and they will know it unless you leave your "Attitude" on the outside the door. Self-control is a splendid and necessary thing at all times, but particularly to a class beginning a drill in Penmanship. I do not believe, ever in destructive criticism. "That is better than you did the last time I came" is at worst just a little "White" one, and will work wonders in making that youngster really do very much better work. "Keep trying, you're beginning to get the movement" isn't hard to say at all.

I do not believe in scolding before a class. Remove the arch offender to the cloak room or office and have a seance with him in private if must be, but keep an atmosphere of good-feeling and harmony in your class room. Don't be over fussy about "Position" all at once, and keep your whole class waiting to begin work while three or four get whipped into line. A word in private as you pass the desk is much more effective and saves time. Keep sweet and god-natured, make the children like you, use all the praise you can judiciously, if you can make it mean anything at all, and underneath it all know just exactly what you wish to accomplish and direct your work accordingly. Make the pupils feel the importance of good writing. If you can really interest them and create a desire within the child's mind to learn to write, your troubles are over, you can just step back and watch his "grow."

Yours in all sincerity,
FLORENCE PALMER.

Movement exercises in the form of automobiles, flowers, eagles and the like, have been received from the pupils of S. I. Gresham, Penmanship Instructor, Metropolitan Business College, Chicago, Ill. The students are very skillful in movement designs and no doubt many of them will develop into fine, practical writers.

Cards, well written in ornamental penmanship, have been received from John J. Conway, Brooklyn, New York. Mr. Conway is also quite skillful in engrossing.



EDITOR'S PAGE PENMANSHIP EDITION

**Our Policy: Better Writing Through
Improved Teaching and Methods.
Form with Freedom from the Start.**

GRADING PENMANSHIP PAPERS

The object of grading specimens of penmanship by the teacher should be to improve through acquainting the student with his strong and weak points, and thereby to encourage and stimulate, rather than to prod and criticise. The last are the "court of last resort" and should rarely be employed.

If Movement and Form are the two vital factors in good writing, and if they are the two things which show in the product, then they should be considered in the grading or estimating, and shown or revealed so that the pupil would know which he needed to improve.

Thus, if John Jones writes plainly out laboriously, he should be rated higher in form than in movement with an average halfway between.

On the other hand, if Susie Smart writes freely but with poor form, she should be rated higher in movement than form with an average between the two.

No one should be given Excellent who writes slowly or with cramped movement, and no one should be given Excellent who writes illegibly or scrawlingly.

Position and Effort should be considered by the teacher in the final result. Pupils will sit better if they know that position counts in the grading as well as form and movement. Pupils will try if they know effort is rewarded and recorded.

If teachers will teach less and grade more justly and understandingly, better results will follow.

Help a pupil to discover and concentrate upon his weak points and you help him to rise. Focus on form if movement is free and form is poor; focus on movement if form is good and effort labored; focus on position if that is unhealthful or inefficient; focus on speed if mentally sluggish and manually slow. Focus by means of intelligent gradation. Then concentrate and consecrate effort and success is assured.

If John gets E for Form and P for Movement, with a compromise of the two on G or F, he will see that he needs to focus attention and effort on Movement.

If Jennie draws P for Form and G for Movement, she will know that to get something better than F she must at least study Form more critically.

It matters little whether A. (excellent) B. (good) C. (fair) D. (poor) E. (failure); E. (excellent) G. (good) F. (fair) P. (poor) V. P. (very poor); or 100, 90, 80, 70, 60, are employed, the results will be the same.

Too much of the grading without intelligent explanation is discouraging and disheartening on the one hand or flattering and misleading on the other hand.

Grade, not to fail or pass, but to improve, and encouragement and progress will result.

MILWAUKEE.

Some people seem to think of Milwaukee as being first in beer and socialism. Others put it first in its iron, hides, cereals, industries, etc., but a recent inspection of its educational activities in general and its penmanship progress in particular, leads us to put its educational forces in the lead of all others.

Last fall arm movement writing was introduced throughout the grades and as a result exceptional progress has been made. This has been due to the close supervision given the subject by the Assistant Superintendents, Messrs. A. Kugel and F. Kroening; Miss M. Canty, the Primary Supervisor; the Principals; the team work of the teachers in most of the buildings; and to the enthusiasm of the teachers generally.

Position and Movement, Form and Speed, Blackboard Writing and Applied Work are all receiving due attention.

Teachers' conferences by double grades have been held when their problems were discussed most freely and frankly thus making possible the maximum progress in the minimum time. The High Schools are doing for their pupils in writing and commercial subjects that which the business colleges alone formerly did. It is a genuine satisfaction to see the number who are writing a practical hand in the upper grades and High Schools. And already the High Schools are noting improved conditions in writing on the part of pupils entering from the grades.

The Business Colleges

The Spencerian reported the second largest registration in the history of the School.

The Wisconsin Commercial Academy's attendance is increasing.

The McDonald Business Institute is maintaining attendance. Mr. Way of the Cream City Business College wore his accustomed, good-natured smile which never seems to come off.

THE N. A. of P. S.

The fourth annual convention of the National Association of Penmanship Supervisors will be held in Cleveland, Ohio, April 25, 26, 27, 1917.

Mr. C. A. Barnett, Supervisor of Writing, Cleveland, is making special arrangements to entertain the members by visiting different types of schools. He is also preparing a very interesting program.

Most of the meetings will be held in the rooms of the famous Spencerian College on the almost equally famous Euclid Avenue.

For further information address Mr. Barnett, or for membership remit \$1.00 to the Secretary. G. G. Gudmundson, Boone, Iowa.

ANOTHER INQUIRY

Which meets with the more nearly universal need—two yearly courses in Business Writing, one beginning in September and one in February, as at present conducted; or one beginning in September and ending in January, and one beginning in February and ending in June?

If but one course is run at a time more supplementary copies, figures, etc., could be run.

We are pleased with the many replies from our former inquiries, and we intend profiting by them and by the ones from this inquiry, which is made in the interests of those who support and profit by the lessons in the Business Educator.

R. W. Hamilton, Hamilton's University of Commerce, Mason City, Iowa, writes that they are having an unusual large attendance. He is creating much interest in penmanship. Forty-nine of his pupils subscribed to THE BUSINESS EDUCATOR.

PARTIAL CONTENTS

Of the Professional Edition of this Number of the Business Educator

Editorial.

Mental Meanderings, Carl C. Marshall, Cedar Rapids, Iowa.

Short Methods in Arithmetic, by the late Hugo Munsterberg.

The High School Course, D. Walter Morton, A. M., C. P. A., Dean of the School of Commerce of the University of Oregon, Eugene, Ore.

Civil Service Preparation, J. F. Sherwood, International Business College, Ft. Wayne, Ind.

Side Lights on Bookkeeping, Arthur G. Skeels, Peabody H. S., Pittsburgh, Pa.

Accountancy, Winfield Wright, L. L. B., C. P. A., Philadelphia.

Arithmetic, O. S. Smith, Detroit, Mich., High School of Commerce.

Letter Writing, Louis Victor Eytting, Florence, Ariz.

Commercial Law, J. H. Robinson, Edinburg, Pa.

Business Efficiency, Thos. E. Copper, Inc. Acct., Bingen, Ga.

Vocational Guidance, F. E. H. Jaeger, East Side High School, Newark, N. J.

News Items and Miscellaneous Timely Material.



EDITOR'S PAGE PROFESSIONAL EDITION

**A Forum for the Expression of
Convictions and Opinions Re-
lating to Commercial Education**

WESTINGHOUSE HIGH SCHOOL

Pittsburgh, Pa., Feb. 16, 1917.

Mr. C. P. Zaner, Editor,
Business Journal,
Columbus, Ohio.

Dear Mr. Zaner:

I am inclosing herewith a copy of a proof of a folder which will be mailed within a week or ten days. It will give you some idea of what will happen in Baltimore on Thursday, Friday, and Saturday, April 5, 6, and 7, next.

I am anticipating that this convention will be a real school and a big inspiration to every commercial teacher in attendance.

A convention, if properly conducted, is one of the greatest disseminators of education in existence.

If you can give any publicity to the matter contained in the announcement, I shall very greatly appreciate it, as will other members of the Executive Committee. I am, of course, expecting to see you in Baltimore.

Yours very truly,

G. F. ECKELS.

E. C. T. A.

The Executive Committee of the Eastern Commercial Teachers' Association comes to you with this announcement at this time in order that nothing may be booked on your calendar for April 5, 6, and 7.

To those who have been fortunate enough to attend the E. C. T. A. in the past, nothing need be said, for those letters are the symbols of:

The most wide-awake and progressive organization of school people in the country.

The lively discussion of the most up-to-date theories and practices in Commercial Education.

To you, Wide-awake, Progressive Teacher, we appeal for a share of your successful experience and at the same time to invite you to share with the Association the good things which you will find there.

Live Topics will be discussed by men of National reputation.

The Round Tables which were so profitable and so well attended last year are being provided for again. Each will be in charge of a real "live-wire" chairman and their programs guaranteed.

Baltimore

Don't forget that Baltimore as a Convention City is not excelled for hospitality. The chairman of the local committee is a host you will always remember with pleasure.

The headquarters, Emerson Hotel, are as fine as can be obtained in any city.

The convention hall has many advantages not obtainable elsewhere.

You should come to this convention to see, to learn, to help, to enjoy, to meet and mingle with friends, and co-workers, and to stock up with renewed energy and efficiency, for carrying you over the last lap of the year's work.

PROGRAM.

A real address of welcome.

Three addresses by Educators of State Departments.

Address—"The Value of Psychology to Commercial Teachers."

Address—"The Place of the Business School in the Plan of Education."

Address—"The Establishment of a Division of Commercial Education in Washington."

Addresses — "The Educational Value of Commercial Subjects."

"As Applied to Bookkeeping."

"As Applied to Shorthand."

"As Applied to Commercial Law."

"As Applied to Business English."

Note—Now take your notebook and mark the date.

MENTAL

MEANDERINGS

CARL C. MARSHALL

Cedar Rapids, Iowa

APRIL AND OTHER FOOLS.

I should like to know something about the man (I infer it was a man) who invented All Fool's Day. He must have been a dreamer, also a person with a tender regard for human nature. The Fools ought to have a day as well as the Saints, for many of the Fools have been Saints, at least the



world has called them so and certainly some of the saints have been more or less foolish. But just what is a fool? Webster says a fool is a person deficient in judgment, or one who acts contrary to the dictates of wisdom. That certainly takes in a lot of us, and would seem to justify Carlyle's famous observation that "there are some thirty-six million Englishmen, mostly fools." I am afraid the definition is rather too inclusive. When we decide that a man is a fool, we mean something more than that he merely lacks judgment and wisdom. I think that the inside truth of the matter is, that nearly all of us are fools some of the time, and very few of us fools all the time. Lincoln stated the question with more truth than Carlyle, when he said "you can fool some of the people all the time, and all of the people some of the time, but you can't fool all the

people all of the time." Perhaps the real fools are those that can be "fooled all the time." I have often wondered whether fools, like poets, are born, or whether they are mere creatures of environments and bad education. I am inclined to the latter view. Leaving idiots out of count, I do not recall that I ever knew a "born fool," although I have known a few folks who seemed to be trying to qualify for this class. As there are few if any people, who are fools all the time, there are also very few, who are fools about everything. With most of us, our foolishness runs in streaks. For instance, I have known folks who were very wise as to books, but very foolish as to money. Love makes awful fools of some people, who are entirely composites on other matters. Vanity cause a lot of otherwise smart folks to be fools. They use a magnifying mirror, and never get a glimpse of their true perspective; they fool themselves. Probably the quality called egotism is responsible for more fools than anything else. That is why the sage has said that humility is the beginning of wisdom, and it is what dear Scottish Bobby meant when he exclaimed,

"O, wad some pow'r the giftie gie us,
To see ourselves as others see us."

Many a poor fool can't do this, and goes tumbling.

Selfishness also, makes a lot of fools. The man who ignores the other fellow, soon crumples up his toes by kicking the hat with the brick under it. The easiest folks to fool are the selfish ones. Confidence sharks know this. Said one of them: "It's the feller who is out to get something for nothing who bites at the gold brick scheme." Laziness is a great fool-factory too. People do a lot of fool things just because they are too lazy to think. "If I'd only thought, I wouldn't have done it" is a common excuse. Well, why didn't you think? Too lazy, that's all.

But is there any cure for a fool? Of course there is, if you can only get the fool to realize his condition. But this is often the hardest part of the job. When people have weak muscles, or poor memories, or tankered stomachs, you can train them out of it, because they know and admit the trouble, and will take the remedy; but how many people are wise enough to admit that they themselves are fools? Perhaps the tricks of April 1 were invented in order to give fools a practical demonstration of their own condition. What a personal jar is given to the boarding house hog, when he grabs the biggest potato, and finds it full of saw dust? At the same time, it must be agreed, that a lot of the April fool jokes are played by the fools themselves, and have no motive except the discomfort of others. When one of these April fools used to persist in his pranks, the next day, his children were wont to retort with



justice as well as derision: "April's past, n'you're the biggest fool at last!"

But let us bear the plague of fools with patience, for there is never any telling when we, ourselves, may be found among them.

Business Begins at Home. I suppose there are at least twenty-thousand schools in the United States and Canada that teach the subject of bookkeeping. Some two thousand of these are business colleges. The other day I was asked to talk to the students of one of these schools, my theme being, "How do we spend our money?" Some three hundred students were in my audience. As a "starter," I asked how many of them kept any record of their personal receipts and expenditures of cash. **Just three hands were raised!** Do you get the absurdity of the situation? Here were a whole hall full of young people getting a business education. Most of them were studying bookkeeping with a view to earning wages as bookkeepers later on. Also, presumably, they were studying the elementary principles and processes of business. Yet practically speaking, none of them were applying a single business process or principle to their own affairs. Many of these young people, too, were spending considerable sums of money, for quite a variety of things, lodging board, clothes, gifts, books, tuition and the like, yet keeping no record of these expenditures, they, of course, had but a hazy idea as to where their money was going. Now a condition of affairs like this would have been quite expected in a young ladies' seminary, or a college preparatory school. But think of it in a school where the young people were being specially trained for business success! I do not know the extent to which this condition exists, but I suspect it is rather general. I am also convinced that those who conduct business schools are largely responsible for it. It should be insistently urged upon these young people, that business, like charity, should begin at home; that the first step to take in a business career, is to take care of one's own business systematically, whether the sums involved are large or small. How can any business school man expect a young man to go out from the school and be a business success, when this student is a careless, inconsiderate spendthrift in his own affairs?

It is fortunate for the business interests of this country, that almost no attention is being given in our schools or colleges to this very elementary matter of human welfare.

Our hospitals, asylums, jails, and reformatories are today clogged with human delinquents, who got where they are, mainly by the spendthrift route. No amount of professional expertness will make a success of a man, unless he is taught to use a little business sense in managing his own personal

affairs. If a man spends all he earns, it doesn't matter whether he gets ten dollars a week or fifty. In fact, the more he receives, the worse off he is. We have heard a great deal about efficiency and salesmanship, and the increase of earning power, etc. Isn't it about time we were teaching our young people something about spending money wisely after they work hard to get it? Thriftless people are not always lazy. On the contrary, they are often our hardest workers; but they have not been trained to get a surplus from their earnings, so they go down in debt and failure, become discouraged and finally lose their industry along with their ambition.

Now, gentlemen, what are you business educators going to do about it? With the dark cloud of war, and possible depression hovering over us, there could not be a better time than now to teach your young people to apply the principles of good business to their own affairs. Again I ask, "Will you do it?"

The Copying! I have lately had some Evil, more or less spicy correspondence with some earnest business teachers, who are exercised in soul and body over the tendency of a certain class of students to copy records and results in bookkeeping and put them over as their own. Some of these teachers insist that the only remedy for this sort of thing, is to have the bookkeeping courses, worked out with "individual price lists" so that the work of no two students would be alike. Several publishers of bookkeeping courses have adopted that plan. Of course, this entails a lot of extra work on the teacher, who has to "check up" on all these individual price lists; furthermore, it does not always work, as the persistent result-stealer can usually find a set of books worked out by some student who has the same price list as himself. In short, it is a serious question whether the remedy is not worse than the disease. To give a student one of these individual price lists, is a more or less equivocal way of advising him that you expect him to steal his results if he can, and that you have set a trap to catch him. It requires no deep student of psychology to perceive the probable effect of such a challenge on the average boy.

To me it seems vastly better to put this whole matter of result-stealing on a much higher moral plane. Instead of setting traps to catch the delinquents, try to make them see the contemptibleness, and silliness of the proceeding. I once heard Woodbridge N. Ferris of Big Rapids, Michigan, discuss this matter with his students. He frankly told them that he would not devote the valuable time of any of his teachers to doing detective work on behalf of any student who, as Gov. Ferris put it,

"had no more sense than to steal eggs out of his own hen-roost."

Not many students will "copy," when the matter is presented in that light. I am glad to note that in the later course in accountancy for business schools, the individual price list schemes has been given up—the teacher being trusted to keep his students honest without the use of dark lantern methods.

Are You I direct this question to a Mixer? the average commercial teacher in either a private or public business school. If you are not a mixer, you are at a professional disadvantage. The work-a-day world has mighty little time for a man, or for a woman either, for that matter, who snuggles down in his little private nest and never utters a peep to let folks know that he is on the earth. Yet, I know a lot of commercial teachers who do this very thing, and then plaintively wonder why they are not "recognized." Now, I do not mean, of course, that you have to be a noisy, pushful, self-seeking, egotist in order to get along. That kind of a person, in the long run, will not get much further than a silent stay-at-home. The thing I am urging is for you to get out in your community and make friends by the process known as "mixing." Join good organizations like commercial clubs, lodges, Y. M. C. A.'s, churches, etc., and by good service and sociability and friendliness, let people find out that you are a live one, and a charter member of the Ancient and Honorable Order of Good Fellows. Nobody more than a teacher needs loyal and sympathetic friends. It is my privilege to know a lot of men and women who have scored a great professional success as commercial teachers. Some of them have remained for years in one school, being so popular that all offers of increased salary from outside were promptly nary in the home town. Others have gone from one good position to another, going steadily up the ladder both professionally and financially. Practically without exception these successful ones have been good mixers in the way I have mentioned.

Now, if you are not a mixer, better learn now. It pays.

A Personal Announcement. The present Meanderer, derer, takes this method of making an announcement that may be of interest to such of his friends as have paid him the compliment of reading the various observations that have for several years been presented in this department of the Educator.

On March 1, the Meanderer will sever his active connection with the publishing house at Cedar Rapids, Iowa, with which he has been associated for the past seventeen years. He will devote his time hereafter to promoting the Thrift Movement, on

(Continued on page 28.)



The High School Commercial Program

D. WALTER MORTON, A. M., C. P. A.

Dean of School of Commerce, University of Oregon, Eugene, Ore.

PAPER NUMBER 7

THE SIX-YEAR COURSE

In our consideration of the 6-year course, we should have in mind the fact that the students taking such courses were really of college grade, and therefore mature enough to handle courses like commercial law, advertising, economics and industrial history, which the four-year student is not ready for, and can get little or no practical good out of. The 6-year course also allows for the continuation of work in the basic commercial subjects, bookkeeping, typewriting and stenography, which should result in further proficiency in these subjects. Time is also provided for continued work in foreign language.

FOREIGN LANGUAGE — The suggested program for the four-year course, as previously mentioned, allows for a continuation of the foreign language study throughout the fifth and sixth years. The last year of this course, at least, should be devoted to a study of business correspondence in the foreign language. The pupil should be required to handle actual correspondence, if the teacher can procure material, if not, some foreign language correspondence book should be made the basis of the study, and the conversational drills should be continued throughout the two years. There should not be permitted any use of English, whatever, in the foreign language class room. The fifth year might be spent in reading books which would acquaint the student with the business conditions, customs, habits, and general conditions of the country whose foreign language was studied. This would include studies in the political conditions, as well as the living conditions of the people of the country whose language was being studied. Likewise, whenever possible, newspapers printed in the principal towns of the country whose language was studied should be used and read, together with magazines printed in the language, etc. At the end of the course of five years instruction in the chosen foreign language, the student should be thoroughly equipped, not only with a reading and speaking knowledge, but with a real feeling for the country, so that with his study in the customs, habits, history, political organization, etc., he could, so to speak, feel the pulse of the people of that country, interpret their needs, determine what should be manufactured to meet the needs of their conditions, and be prepared, for instance to make a personal sales campaign, say if the student were taking Spanish, in South America, fully equipped to personally present the merits of any line or product he has chosen to sell. A recent writer, who has spent

practically a lifetime among the people of South America, claims that the United States will never be able to obtain the trade, or a majority of the trade of these peoples, until we develop in this country salesmen who are able to sense the needs, interpret the feelings, know the life, habits and political institutions of South America. This writer points out definite instances in which sales campaigns have failed and thousands of dollars of money have been wasted in advertising the wrong article, to meet the needs of people in the countries of South America.

Mr. Read, in his little book, "A young man's chances in South America," points out the fact that a certain American firm advertised canoes in central Argentina, where there isn't any water. Mr. Read facetiously makes the remark that "a bullfrog in that country would pine away for want of water in which to take a swim." He also points to the fact that the American firm was literally wasting every cent spent in advertising canoes in that particular section of South America. The student who had taken a five-year course, and who had studied the foreign language in the way mentioned above, would never make the mistake the American firm above alluded to evidently made. Knowledge of the conditions, life, customs and topography of the country, would have prevented such an economic waste, and such a needless expenditure of money.

ACCOUNTING

The student who had had the four-year course, with the two years of book-keeping, would really be in position to go on with a study of the principles of accounting. One whole year might well be spent in this study, which would include not only a study of the accounting theory, but the working out of accounting problems, devising of accounting systems, and actual accounting work, which might be provided as laboratory exercises in various ways. The teacher, for instance, might devise a system for some business concern in a town in which the school was located, for such six-year courses, at least now, and for some few years to come, will evidently be offered in schools in the large towns or cities. The writer believes that there will be enough opportunity in this, for co-operation with various small businesses in the town in which the school is located, and perhaps with even a large business. The fourth year in accounting might be confined to a study of the principles and practice of cost accounting. Any student taking the four-year course, following the sug-

gestions given, would undoubtedly be well prepared to enter any business in the accounting department.

Economic, Industrial and Commercial History. It is supposed, of course, that students who take the six-year course have time for some further cultural studies, and especially when such studies can be found that partake both of the cultural feature as well as economic and industrial features. We suggest for this reason that in the fifth year the student be given opportunity to take, in the first semester, economic history or commercial history, and in the second semester industrial history. A study of both these subjects is a very good introduction for any student who wishes to learn something about the general organization of business. These subjects, likewise, very fittingly follow the study of commercial geography, which the fifth-year student would naturally have had in the four-year course.

Stenography, Typewriting and Office Practice. Naturally the business student will not wish to discontinue his study of stenography and typewriting, but will wish to increase his efficiency in both these subjects, but will not need the same amount of time provided for in the four-year course. During the fifth and sixth years the student should have actual dictation work, and should combine the typewriting and office practice with the dictation work, all in the one period, but the practice work in stenography, typewriting and office practice should continue throughout the two years one period per week. Such an arrangement provides for no break in the practice of these subjects and should be the means of developing speed, skill and dexterity in these studies.

Chemistry or Physics. Inasmuch as in the four-year course there was no time whatever for the study of special sciences, and only one semester was to be devoted to general science, opportunity would here be given in the fifth year for students in this course, to elect for one year, either chemistry or physics. It might be suggested that such an arrangement would not make necessary the hiring of another teacher, but that the fifth year students could enter the regular classes in these subjects, and where they continue for a semester, the fifth-year student could have the privilege of taking chemistry for one semester, and physics for the other, and in cases where they are taught for one year, he would have to make his choice between the two sciences, and continue the study throughout the fifth year. The arrangement whereby the fifth year student enters the regular classes in chemistry and physics does not necessitate any extra work on the part of any science teacher, or even the hiring of an additional science teacher, unless the number of students in the six-year course electing either one of these sciences



should be so numerous as to necessitate extra instruction.

Commercial Law. We have purposely avoided saying anything about commercial law until discussing the six-year course. We believe that as now provided for in many of the four-year courses, commercial law can not adequately be taught. About the only thing that a four-year student can get out of a study of the subject in one semester, as is now often provided, is a mere smattering, with no real knowledge of the law, and oftentimes a false impression that he knows more law than he does. The one semester is, in many instances, more harmful than no commercial law at all, and therefore, we have suggested that the study of commercial law be left to the sixth year. Further than this, we believe that the student in the four-year course is not mature enough to actually grasp the principles of law. This study might be placed in the six-year course, to continue throughout the year, so that at the end of the year the student may have some knowledge of commercial law, at least enough to bring him to the conclusion that in most instances he needs a lawyer. The study for one year certainly can not be expected to equip commercial students as lawyers, but merely to give them such a knowledge as will indicate to them their need of legal advice under certain conditions.

Advertising. This subject, likewise, is sometimes offered in the four-year course. As in the case of commercial law we believe that the proper thing to do, is to place it in the sixth year, and then to make the course a really practical course, by continuing it throughout the year, five periods per week, providing opportunity for studying advertising from both the mechanical and literary standpoints. The student really ought to have a knowledge of type forms, which can only be had through actually setting up the "ad" after he has written it. Interest in this course may be stimulated by having some firm in the town, agree to allow the members of the class to write their "ads" for them, and then to give a prize of some kind to the boy and girl writing the best advertisement, but publishing the names of the writers and every "ad" used.

The fifth and sixth years then, considering the suggestions above made, could be as follows:

FIFTH YEAR.

First Semester—

Modern Language	5
Accounting Principles	5
Economic or Commercial History	5
Stenography and Typewriting.....	5
Chemistry or Physics.....	5

25

Second Semester—

Modern Language	5
Accounting Principles	5
Industrial History	5
Stenography and Typewriting.....	5
Chemistry or Physics.....	5

SIXTH YEAR.

First Semester—

Modern Language	5
Cost Accounting	5
Commercial Law	5
Advertising	5
Stenography, Typewriting and Office Practice	5

25

Modern Language	5
Cost Accounting	5
Commercial Law	5
Advertising	5
Stenography, Typewriting and Office Practice	5

25

Twenty-five periods per week used in these proposed courses. An examination of the schedules of commercial departments in high schools, indicates that there is no uniformity or standardization as to the number of periods per week for commercial courses. The number proposed by Mr. Klein, in his Principles and Practice of Commercial Education, is 28 in the first year, 28 in the second, and 28 or 30 in the third and fourth years. The number suggested in the report of the commercial section, of the National Education Association, seems to be twenty. The number, for instance, in the Eugene, Oregon, high school is 22. We have suggested twenty-five, for the reason that by so doing we believe that most of the subjects, which we think necessary for the instruction of the commercial students, can be included in such a twenty-five period per week program. When it is taken into consideration that much of the work in commercial courses is laboratory work, and work which is done in the school room, especially work in typewriting, bookkeeping, spelling and penmanship, it leaves outside work in the remaining subjects only. With the teacher taken into consideration, we believe that five periods a day is not too much, especially since the commercial teacher, when there is one teacher for commercial subjects, would be teaching the laboratory courses in typewriting, bookkeeping, spelling and penmanship, and would hear as recitation work practically only commercial arithmetic and stenography. Even in the case of stenography, after the study of the principles, the assignment would be mainly transcription work, which could be done in the typewriting room as laboratory work. It seems to the writer that twenty-five periods will not be burdensome either for student or teacher. Therefore, in all of the above courses we have considered that the twenty-five period per week program would be

possible, and in many cases advisable, especially in the one and two-year courses, where as much commercial training as possible has to be given in these two years.

It might likewise be stated that the universities of the country, which have placed a limit on the number of hours that teachers should be engaged in active teaching work, allow credit for 25 periods per week, but will not allow entrance credit for subjects taught by teachers whose programs call for more than 25 periods per week.

ACCOUNTANCY

(Continued from page 21)

measure upon the class of undertaking which will use the completed information.

A form designed for distributing Labor Costs in one department is described below. There must be of course, one of these forms for each one of the operating departments. This is a loose-leaf form and is filed in a binder. The sheets are arranged in numerical, or alphabetical order, each sheet representing one of the departments which are generally referred to either by letter or by number. If the cost and general accounting departments are segregated these sheets are in duplicate,—otherwise, one copy is sufficient.

After daily comparison has been made with the pay-roll records, of each department, the total labor costs are entered up on this form. At the end of the month, the sheets are footed and proved. The originals are sent to the general accounting office as soon as found to be correct.

EYTINGE

(Continued from page 22)

were bitterly opposed to the hanging? In either of these prisons is it possible now to sell this insecticide? A mighty good letter, yet it forever spoiled two prospects and right here is the lesson. When provoking a smile, take care that you do not provoke the frown of distaste!

In closing today's talk, let me hand you what I consider one of the best specimens of the unusual, good-cheer type of letter. From cartoon to close, from brown border to bold signature, it is distinctive, out-of-the-rut. While it would hardly serve for the sale of securities, nothing could be more admirably suited to the magazine it sells, than this Dunbar letter-insert. I have known E. M. Dunbar for years and watched him make of himself one of the ablest ad-experts in the country. I wish he had not forbidden me to tell his story—a story as full of bravery, inspiration, as, say, that of Milo Jones, or Molly Fancher. But—study letter, the smile in the Cooper cartoon, the genial personality, the easy-to-order close and the good cheer of the whole composition. That is Eugene M. Dunbar himself—may there be more of his spirit!



ACCOUNTANCY

WINFIELD WRIGHT, LL. B., C. P. A.
Philadelphia, Pa.

COSTING.

The report (see below) should show the departments of the factory to which the Supplies were issued, by the store-keeper upon requisitions by foremen.

Monthly Report of Material Issued By Stores Department to Factory.

Class of Material.....
Month of.....

The body of this report is divided vertically into the following five columns:

Day, Production, Construction, Repairs and Total.

The day column contains the numbers 1 to 31 arranged in regular order. The body of the report, therefore, is ruled off with horizontal lines into 31 spaces,—one for each day of the longest month.

A space at the bottom of this form about one inch wide often contains the following:

The above is a report of Material issued to the factory as reported by the Store Clerk.

Cost Department.

By.....

This form of report could best be kept in a loose leaf binder until the end of the month when the report is taken out of the loose leaf binder and sent by the Cost Dept. to the General Accounting Dept., as soon as the cost clerks have completed and proved it.

One loose leaf binder will serve for all the reports made during the month as each report comprises only three sheets, the original, the duplicate and the carbon. Entries should be made on all the reports every day.

In the space following Class of Material there is placed the caption of the General Ledger purchase account, which represents the class of Material in question. For instance, in the case of a furniture business, there would be two monthly reports, one for lumber and the other for hardware,—a report for each of the two purchase accounts in the General Ledger. There are columns for the daily charges to Production, Construction, and Repairs, with an extra column for any special classification that may be desired or needed at any time. This is generally advisable although not mentioned in the above description.

This report should be in duplicate, the original being printed on lightweight paper to insure perfect carbon copies being made. A loose-leaf form is most satisfactory for both the copies with carbon paper between can be kept in a binder during

the month as above mentioned. Every day, the amounts at cost price are extended on all Requisitions. The Requisitions are then sorted according to Material classification, those applying to Production, Construction, and Repairs being kept in separate piles. Each pile is now totaled, say, on an adding machine and the sum extended on the report. Let us say, that the Requisition for the 27th day of the month, when sorted, showed three piles, and when totaled the piles or classes amounted respectively to—Production, \$874.28; Construction, \$50; and Repairs to \$65. These figures would appear each in its proper column upon the monthly report on the 27th line. This report holds a very important place in Cost Accounting. The footing of Production and Repairs columns are charged in their entireties to the period's cost of Production, the first as a Material charge and the

SECRETARY REDFIELD ON COSTS.

We usually are ignorant of what the goods we produce cost us to make. By far the larger part of our manufacturers are careless in this matter. We are much more disposed to trust to guesses and to tariffs than we are to pay the price of getting accurate knowledge of the cost of our own products. We run our shops without this knowledge and then wonder why we cannot compete with nations who know better how to do their work. Ignorance cannot compete with knowledge. If we do not know what we are about we must not expect to compete with those who do.

From an address to the Philadelphia Chamber of Commerce.

other as either General or Factory Overhead Expense. The footing of the Construction column, which represents extension of the plant, is a figure that will be capitalized and not wholly charged against the present period's revenue, and is a quantity which does not so vitally enter into the Costs of the period now ending. Of course, a small part of even this period's Construction will be included in the depreciation charge and charged against revenue. This figure will be included in the General Overhead.

Reports of Supplies issued to the factory are handled in the same manner as Materials. The form used and described below is quite similar to the Materials Report form, the only difference, in fact, being that amount of supplies issued by the Store clerks to the factory are distributed to the several departments, which received and are benefited as a result of receiving the supplies in question.

Monthly Statement of Supplies Issued.

The heading of this loose-leaf form is identically the same as that of the Materials Report. The body which is thirty one spaces deep is divided vertically into a Day column and into as many other columns as are needed. A column is always set aside for each department of the business as each department received supplies every month. These columns, along with the Total column will often cover much paper in the cases of large and complicated organizations. A very wide sheet is of course required in these cases. The bottom of the report which is similar to the Material Report is as follows:

The above is the report of Supplies issued to the Factory as reported by the Store clerk.

Cost Department.

By.....

This report is totaled and proven in just the same manner as the Material Report. The duplicate is always, or generally, left in the binder in the Cost Department. Where the cost accounting is handled in the general accounting office, it is of course not necessary to make these reports in duplicate. Duplication is necessary only when the offices are actually segregated.

Labor Costs.

From the Time Cards, or Work Orders, Labor costs are figured and classified for separate jobs, to show totals by factory departments, and for the purpose of checking the correctness of the weekly pay-roll, to prove that all labor paid for by the company has been charged to the various factory operations in some form or other.

The Time Cards should first be sorted according to departments, then resorted to separate and classify the Direct Labor, Indirect Labor, Construction and Repairs, and Labor of each department, or shop of the concern. The cards for the different classes should be footed, say, on an adding machine, and the departmental totals compared with the pay-roll records for the respective departments. Daily comparisons should be the positive rule in order that discrepancies may be adjusted while the matter is fresh in the minds of all concerned. In no event should the adjustments or corrections of discrepancies be omitted or unduly deferred. LABOR reports from the factory must agree at all times with the pay-roll. Cards showing the class of work done must be turned in for every man on the undertaking's pay-roll.

The analysis and classification of Labor costs is really made for the purpose of distribution—that Labor charges may be distributed to the proper accounts. The nature of the analysis and resultant classification will, therefore, depend in a great

(Concluded on page 20.)





Smiles-Seducing Sales Letters

LOUIS VICTOR EYTINGE

Box B, Florence, Ariz.

(Begun in March)

Every red-blooded sport-magazine reader knows Newt Newkirk's darn-



phule pencil drawings. One of these pictures is on a letter in my files. It illustrates the "right - angled-triangle in fly-fishing," in which the caster caught his hook in his coat tail and tangled the line on a limb over-

head, while even the fish in the stream tittered their "tee-hees." The letter opened with a "Frankly, sir: This cast is known among amateur anglers as the right-angled-triangle. Speaking in sporting terms, it isn't worth the powder to blow it to—ahem—oblivion"—then he goes on to show how in his service or product there is no right-angled-triangle error. The entire letter is in harmony—no mixing of fishing with fighting wit with European war or something incongruous. The same writer, when enclosing a testimonial letter, speaks of it as "Enclosed please find the flavor of sweet bacon. It may be a homely slang, that phrase 'bringing home the bacon,' but it is sturdy, satisfying Anglo-Saxon to those who have brought home any bacon of their own." Then there is the chap who walks into your office with a cheery "good morning," breathes out a pleasant phrase or two and a kindly wish, leading from the wish into the desire to help attain it—exactly the words of a successful flesh-and-blood salesman put into letter form. Listen:

"Good morning, Sir:

"Well, aren't you glad that it is over?"

"Now that the burly-burly-hustle-bustle of gift buying and gift giving, the joyous jamboree of shaking hands and toasting of healths is ended, I'm going to wish you one new thought for the opening of this year of 1916—that you achieve enough of success to keep you hustling after more."

"And nothing will help you more than blank."

Another man in selling so prosaic a stuff as salt, kills off the "I-am-satisfied-with-my-present-brand" objection, without any beating of bass-drum or vociferous, "Mine is best, all others are Junk," with a series of smiling paragraphs like this one:

"Satisfied? How sweet the word sounds! And yet—

"In ancient times many people thought that an egg would not stand on end, until Chris Columbus gave them that 'I'm from Missouri,' signal, which so impressed good old

Ferdy and Isabella that they decided he might do pretty much as he wanted, so they sent him out to conquer worlds."

Again, there's that classic blurb by George Hubbs, now a big gun in the Dodge car organization, to get his catalog read. Here's the way his letter starts:

"You have perhaps heard of the party who, in sending his catalog, wrote his prospect as follows: 'There are three things in this catalog being sent you, to which you must pay particular attention if you want to get the most intelligent idea of my product—the first page, second, the last page, and third, the pages in between.'"

You've read several Prince Albert "jams the joys into your old jimmy-pipe" things, haven't you? Good stuff, indeed, but you lose interest after becoming used to the style, and possibly slip over to the quaintly comfortable philosophy of Velvet Joe for relief. That's the idea behind Ned French's tobacco letters. Some day I'll run a mighty helpful article about Mr. French and his direct-mail methods—about the brains that manage the French Tobacco Company, Piedmont Red Cedar Chest Company and some other mail-sales things down at Statesville, N. C.—a man whose letters are a delight to possess and study. Ned French sells cigars and tobacco by mail, but his style is far and away from the Prince Albert type—it is restful, comfortable, and easy-drawing, in harmony with the claims he makes for his smokes. Let's see:

"Good morning, Mr. Eyttinge:

"There's more truth than refinement in Sherman's definition of war; but has it ever struck you how much of the brimstone element of war may be eliminated by a freer use of the fragrant weed?"

"So fully is this realized by military authorities that the man behind the gun is almost as liberally supplied with tobacco as with bread. It makes for contentment in his idle moments, it is his solace in the anxious waiting moments, holds him cool and steady when comes his turn to fight, and to fight the better for its brace."

"The same with you, Sir, in your daily battles—

"A good cigar is the big gun that'll kill your worries, rout the blues, steady your nerves and keep you up to Class A Fight-Trim. After the daily fight is won, there's nothing more restful—nothing that will more brightly fan the afterglow of peaceful reflections on a day's work well done, than a good cigar."

"Naturally, when thinking of a good cigar, the many whiffs of mellow fragrance you've extracted from French's Cuban Special, will float luxuriously before the vision of your memory."

"Right then, obey that 'impulse' and while up in the clouds of smoke dreams, drop the order blank on us,

your reserves will be with you from our store of supplies on the double quick. Let's take all the H— out of war we can."

"Yours for a strong pull,"

And that letter did have a strong pull. There's no use in trying to analyze its elusive power. We might say that its strength is due to the opening, to the comparisons in the two classes of fighting, to the imaginative comfort-pictures which puts one in the humor for a smoke, even as one reads. (My dear sir, are you reaching for your cigar case, also?) May it not be that some considerable pull is developed in the good humor and in the face-to-face joviality of the closing paragraphs? Whatever it is, whether sense, argument, poetry, humor—the letter is a smile-seducer and an order-origimator—which is what counts.

Sticking to our muttens, which is smiling sales letters, there's Crane and Company, the big printers of Topeka, who sell their product and supplies all over the West. Charley Mitchell, their Secretary, tells me that his firm enjoyed good business brought by their form letters when competitors were deep in the early 1914 depression. Here's one Charley sent out when the war was young:

"We haven't written you for some moons. We've been waiting for this war to stop just a minute. But, gee whizz! Instead of stopping, they're getting uglier every day and 'Everybody's Doing It!'

"We can't hold off for this Watchful Waiting policy any longer. Being as we are an up-to-date house, we simply have to get in the game and fight too—for business. Our double-barreled shot-gun is loaded with submarine built office supplies, canvas-bound ledger Zeppelins, etc."

Charley himself is enough of a sales-manager to use this style sparingly—for there's a good deal of care needed when monkeying with a buzz-saw. It can be used only as a bit of paprika on the chicken—a flavor for the whole. It is designed solely as a snice, a means to break the monotony and give variety. Jingo does not get an order signed. Too much laughter is likely to turn the laugh the other way. Use it lightly, as does Mitchell—use it judiciously to lighten life's load—overdo, and you've scheduled for the clown class or the alienist's office.

It's the same thing with the story form of opening, very good when well handled and pitifully pointed in harmony with the subject of the letter. May the good Laird spare us tho' from the blunderkopf who uses the story opening inaptly. He is as much of a bore as the chap who tells Ford stories. An insurance company desired to correct some false statements issued by competing "knockers." Its standing was such that it did not care to descend to the short and ugly "lie." So its secretary sent out a rejoinder that was gentle in its strength, having apparent good



humor and dignity remaining one of that famous Landseer painting entitled, "Dignity and Impudence," wherein a dinky little terrier barks at a majestic mastiff, as the insurance letter opens:

"Little Susie had been a very bad little girl, and in order to escape the punishment, the spanking ahead, told a palpable fib. When the mother accused her of this, she said: 'Mamma, that wasn't a fib—it was only 'an anecdote.'"

"Some of our competitors have been telling a few 'anecdotes' about this company and one of them, etc., etc."

Here's how a shoe dealer sold out his stock of rubbers, having to resupply three times from local jobbers:

"Coming down to the store this morning, I walked just behind a tall, dignified sort of a chap, clad in long coat and silk hat. He was Money Bags personified and so stiff in bearing that he couldn't balance when he struck an icy, slippery spot. He came down hard on—on—on—the sidewalk, hat flying in one direction, glasses and cane in another and there was much language! Of course I laughed a bit—then I blushed for shame and thought of the possibilities of a similar accident happening to you and others of my good patrons.

"So then, if you'll drop in the store today or tomorrow, I'll be glad to give you a pair of heel plates, free of cost. Mind my warning though, that I'll try to sell you a pair of Everstik Rubbers, which are better, etc., etc."

Now comes a letter written by a man concededly one of the first half-dozen direct advertising experts in the country, a man as lovable as he is brilliant. It is a letter going to heads of institutions, such as penal, charitable, educational and the like. A good letter, too, in many ways—But, Read it:

"About Bugs:

"There's going to be an event pulled off in your institution pretty soon that will cause you much worry—"

"After it has passed and gone you're going to be vitally interested in some highly diverting mental gymnastics, like the man who put off ordering his coal, etc."

Yes, I know it arouses your curiosity and piques your interest. It leads up to a bit of smiling dope about removing the spring hatch of vermin from the institution. The letter was a business-bringer, yet what shall one say was the feeling of two prison wardens, who read only the first parts of this letter, which came to them at a time when they were worrying about executions scheduled for a day or two in the future? What do you think was the effect of "there's going to be an event pulled off pretty soon," whenever reference to this event struck savagely at the strained nerves of the wardens who

MATHEMATICS

O. S. SMITH

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MORE ABOUT PARTIAL PAYMENTS

The earlier books did not say anything about the United States Rule being applied only when the note was to run for more than one year. They said it was applied to partial payments of an interest-bearing note. Then the books that came later and introduced the Merchants' Rule along with the other rule did not make this distinction. That evidently was left for more recent publications.

Now, let us apply the test of logic with a few quotations from court decisions to these statements.

To begin with let us quote from the decision of Mr. Justice Wayne in *Story vs. Livingston*, 13 Peters, 351, on p. 371, where the Justice said: "The correct rule in general is, that the creditor shall calculate interest *WHenever a payment is made. To this interest the payment is first to be applied; and if it exceed the interest due, the balance is to be applied to diminish the principal. If the payment fall short of the interest, the balance of interest is not to be added to the principal so as to produce interest. This rule is equally applicable whether the debt be one which expressly draws interest, or on which interest is given in the name of damages."

Further information can be obtained on this by reading, *Smith vs. Shaw's Administrators*, 2 Wash., C. C. Rep., 167; 3 Cowen Note A87. Here is the point to bear in mind; a creditor is not compelled to accept either a partial payment or a payment in full before the maturity of the note, but if he does accept a partial payment at any time he must calculate interest and apply the payment as set forth above.

I can not find a single case, where the United States Rule is followed, that the court even mentions the fact of whether the note is due in one year or more. The whole matter rests entirely upon the fact that if the creditor accepts a partial payment he must calculate interest and apply it as directed in the quotation given above.

It is a well known fact that the Connecticut Rule is different. In that rule considerable stress is put upon the fact that interest is payable annually, and a careful reading of the cases shows clearly that even the Connecticut Rule has been misapplied. In this connection it is advisable to read *Gay vs. Berkey*, 10 N. W., 920.

Furthermore, it is doubtful if even the Connecticut court would follow the decision made in 1784 if the ques-

tion were brought squarely before it, as about thirty states are now using the United States Rule.

From the standpoint of logic alone it is difficult to understand why one rule would be applied to obligations that fall due within one year and a different rule, to obligations that fall due in more than one year.

If the Merchant's Rule were applied to payments made before maturity and the U. S. Rule, to payments made after maturity it would seem more logical than to make merely the arbitrary time of one year a guide to the use of these two rules.

A creditor is not under obligations to accept payment of a debt either in part or in full, before maturity, unless an agreement is made that the debtor may pay any portion or all the debt at any time, regardless of maturity. This kind of an agreement is frequently made in bond issues. Nor is the creditor compelled to accept a partial payment of a debt after it is due. He may refuse to accept anything short of the entire amount of the obligation. But the condition expressed in every case that I have been able to find is, that if the creditor does accept a partial payment, on an interest bearing debt, he must calculate interest at that date and apply the payment according to the United States Rule.

The question of partial payments has been almost entirely confined to the use of these two rules, or in other words nearly every text book has limited its problems in partial payments to the use of notes. As a matter of fact some of the most interesting problems, and the most practical as well, do not concern notes at all. This question of partial payments opens up the entire field of installment payments of land contracts, loans, and amortization. These things should not be omitted from a comprehensive treatise of partial payments.

In almost every city in the United States, and the rural districts as well, it is becoming a general custom to sell homes and farms on installments. This plan calls for a cash payment of 10% or 20% of the purchase price and a payment each month, of a sum equal to 1% or 2% of the purchase price, until the entire amount is paid. This immediately brings up the question of discharging interest obligations. There is no general rule on this matter and interest is sometimes paid each month, each quarter, semi-annually, or annually.

Then sometimes a loan is made on farm lands calling for, say, five or ten equal annual payments including interest. This makes a nice problem and one that is not particularly difficult of solution.

The purchase of leasehold estates and other similar problems all come under this same general classification and our boys and girls must know more each year about these matters.

* The capitals are mine.

(Concluded on page 20)

Planning a Civil Service Course

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First Grade Clerical Examinations

The examinations for stenographers, typists, bookkeepers, clerks, etc., always contain such subjects as Arithmetic, Spelling, Letter Writing, Copying from Plain Copy from Rough Draft, etc., etc. In this article I want to present a typical trial examination (first



grade), in Spelling, Arithmetic, Copying from Plain Copy and Geography. The questions used here are very similar to the ones used in the examinations referred to. These trial examinations should be of special benefit to students in Commercial schools at this particular time. The Federal Civil Service Commission is holding a large number of examinations this spring for all classes of positions. I just received this morning notice of an examination to be held soon for young men stenographers, who are willing to accept appointment at a beginning salary of \$1,200.00 per year. This is an increase from \$900.00, which is usually the amount paid stenographers at the beginning.

It will give the following trial examinations careful consideration you can easily determine as to whether or not you are qualified to pass a Civil Service Examination.

Trial Examination in Spelling

Note: The examiner will pronounce the word and give the definition. Write only the word and not the definition. Begin each word with a capital letter. The following list of words was formerly used in a Civil Service Examination, and they are very similar to the ones you will receive in your examination. It is important that you write the words neatly and legibly. Do not allow yourself to become confused.

1. Villain, A vile person; a rascal.
2. Screech, To cry out; to scream.
3. Gossamer, A thin, floating cobweb.
4. Economize, To use with economy.
5. Dying, Expiring.
6. Courageous, Brave, daring.
7. Belligerent, Engaged in war.
8. Insight, Introspection.
9. Slippery, Smooth, like ice; uncertain.
10. Tinsel, A kind of shining cloth of little value.
11. Imaginary, Fancied; visionary.
12. Morocco, A fine sort of leather; a country in Africa.
13. Glazier, One who glazes.

14. Menagerie, A collection of animals.
15. Projectile, A body to be shot forward.
16. Gasometer, A machine for measuring gas.
17. Eccentric, Deviating from the center.
18. Pleurisy, An inflammation of the pleura.
19. Gunwale, The upper part of a ship's side.
20. Accessory, Contributing to a crime; an accomplice.

Trial Examination in Arithmetic.

Directions: Do not merely indicate the process; give in full all the figures used in the solution of each problem. Indicate the answer to each problem by writing "Answer" or "Ans." after it. Arrange your paper systematically. Keep your paper clean and make the figures carefully.

1. Add crosswise and lengthwise and prove.

24182	97285	570821
68439	173856	4332669
2989	878247	7095480
43874	6239172	46863110
5687800	7181	79857431
487638	99211087	226668073
3259087	77904221	5800999
80933114	556480	9009441

2. Multiply $38\frac{7}{8}$ by 20.73 , divide the product by 6.91 and to the quotient add the difference between $73\frac{1}{2}$ and $98\frac{7}{125}$. (Change all common fractions to decimals.)

3. New Brunswick has 66,224 pupils enrolled in her elementary schools out of a population of 397,344. Saskatchewan has 36,225 pupils enrolled out of a population of 289,800. If the same per cent of the population were enrolled in Saskatchewan that is enrolled in New Brunswick, would Saskatchewan have to increase or decrease her present enrollment? How many per cent of the present enrollment?

4. A rectangular field 90 rods long and 49 rods wide is surrounded by a fence of matched boards 5 feet high. Find the cost of painting the fence at $18\frac{1}{2}$ ¢ a square yard.

5. Make an itemized statement of the following account as it should appear taken from the books of White & Co., make a proper heading, close the account and bring down the proper balance.

During the month of August, 1914, White & Co. had the following transactions with James Mason: Aug. 1, they owed him on account \$59.80. Aug. 2, they gave him their note for \$42, due in 10 months, receiving credit for its present worth, \$40. Aug. 4, they sold him 648 lbs. pork at $12\frac{1}{2}$ ¢ per pound. Aug. 6, they bought of him 216 bu. wheat at $97\frac{1}{2}$ ¢ per bu. Aug. 16, they sold 75,850 bricks at \$9.40 per thousand. Aug. 16, they transferred to him by endorsement a note given them by Thomas Moore, face of note \$900; accrued interest to date, \$36. Aug.

23, they bought of him 880 pounds pork at $12\frac{1}{2}$ ¢ per pound, agreeing to pay freight also at $16\frac{1}{2}$ ¢ per 100 pounds, the freight to be prepaid by him. Aug. 31, he sold them 14,560 lbs. coal at \$6.90 per ton of 2240 lbs.

Trial Examination in Copying From Plain Copy

Keeping the former instructions in mind, make an exact copy of the following exercise: (You will also note that this exercise gives you an idea of how your manuscript will be rated.)

"For each error in spelling, each transposition, each abbreviation not in copy, each failure to capitalize or punctuate according to copy, for each word or figure omitted, repeated, substituted, or improperly inserted: PROVIDED, That a deduction of 10 shall be made for two or more consecutive words, if the words do not constitute more than one-half of a line of the copy; that a deduction of 15 shall be made for more than a half line and not to exceed one line; and that a proportionate deduction shall be made for a greater number of printed lines: And Provided further, That if the copying exercise shall consist of less than five printed lines the charge for the omission, repetition, or insertion of one or more printed lines shall be doubled; for failure to indent as in the copy and for each error in paragraphing; for irregularity in left-hand margin; and for signing name or copying the instructions at the head of the exercise.....5.

For each misdivision of a word at the end of a line and for each omission or improper use of the hyphen in dividing a word at the end of a line; for each word altered, interlined, or canceled; for each blot, pen-er, or minor erasures if not neat; and for use of stenographer's period.....1.

For any deviations from copy not covered by the foregoing rules, the charges shall be made in the discretion of the examiners."

Trial Examination in Geography of U. S. No. 1

1. Name states as follows: Two which border Florida on the north; two which border Colorado on the north; two which border New York on the east; two which border Wisconsin on the west one which borders Oregon on the north; one which borders New Hampshire on the west. 2. Name: The largest two rivers which border on Kentucky; the largest two lakes which border on Michigan; the largest two sounds on the coast of North Carolina; the two bodies of water which the Niagara River connects; a river which borders Nevada; the river on which Omaha is situated.

3. (a) Name the capital of each of the following-named States: Washington, Michigan, Arkansas, Maryland, Massachusetts; (b) Name

(Continued on page 30.)



VOCATIONAL GUIDANCE

F. E. H. JAEGER

East Side High School, Newark, N. J.

The only legitimate reason for hiring a man is that he possesses the standard qualifications for his job, and will be a good investment for his employer.—Dr. Blackford.

Among the several scientific plans for employing help the one that seems to have made the greatest headway, and which deserves careful study, is the Blackford plan. Dr. Blackford has studied all the peoples of the world, and has charted in detail her observations of more than 15,000 people. From her plan the employment supervisor can select with accuracy such employes as his firm may need from time to time.

Two things are necessary, one a very careful study of the course, "Character Analysis by the Observational Method," and the other an intimate acquaintanceship with the job to be filled such as whether it requires mental or manual skill clean or dirty, rough or fine, inside or outside, patience required, routine or varying, etc.

A number of progressive manufacturing and mercantile concerns have adopted the method, and think well of it. Various business organizations have had Dr. Blackford come to their cities and give a series of lectures in which she outlines briefly what her method is, and then gives a demonstration of it by having volunteers come on the stage to have their characters read. So sensible is the demonstration that one ought not to compare it with the readings given by clairvoyants and the like, who tell what the client's future is, and who he is going to marry and how many times, and how rich he is going to be. None of that foolish stuff is touched upon.—she does not say whether the person has the stuff in him to become wealthy or not. By applying nine variables, of which I shall describe later, she shows whether the volunteer is fitted to be a leader or one who is better adapted to routine work, or adapted to fine or rough work, and the like. Now a man does not have to be a leader to get rich, hence she does not touch on any of these old time fakes, and the person who attends one of her demonstrations with the expectation of seeing and hearing something sensational is going to be badly disappointed.

Dr. Blackford divides the human body into nine variables for the purpose of determining a man's fitness for certain kinds of work. These are, color, form, size, structure, texture,

consistency, proportion, expression and condition.

Under color we have the two distinct shades, blond and brunette, albino and negro, and the varying degrees between them. The white person leans toward one or the other. The blond, and most white men are blond, because of his ancestry, having lived in a cold climate where he had to struggle against great odds for an existence, is aggressive and domineering, while the brunette, coming from a hot climate where he got his living without effort, merely picking it off the trees, is slow, easy going, and less energetic. Hence, the more blond a person is the more impulsive, domineering and energetic, and the more brunette the slower and more patient. Yet one cannot judge alone from color, as an extreme blond may have his aggressiveness tempered by one or more of the other eight variables.

In form we have the contour of the face to deal with as seen in profile. The face is divided into three shapes, convex, plane and concave. Kaiser Wilhelm's face is of the convex type, forehead and chin receding from nose which is prominent. A bulging forehead, sagging, upturned nose, and chin which sticks out and upward forms the concave face. The face which is not extreme in any of the three sections, forehead, nose or chin, is the plane face. Charles Dana Gibson is of the plane type. There are many degrees of variance in the three types, one may have a convex nose, and a concave chin, or a convex chin and a concave forehead. The pure convex is energetic and impulsive, while the pure concave is slow, persistent and diplomatic. The plane naturally is one who exhibits none of these characteristics strongly, and is considered a well-balanced type.

If we should now attempt to read a person's character using these two variables alone, and the person is blond with a concave face, you can see how the concave characteristics temper the blond characteristics.

Size means height, weight and general build. You would not think of putting a tall, thin man digging ditches, nor a large fat man doing work which requires climbing.

Under structure we have the mental, motive and vital types. You have seen the small man with the extremely large head, denoting great brain capacity. He is the mental type. The man who is lithe, ready to jump at the word, alert, is the motive type, and the large well-fed man, who shows that he enjoys every meal is the vital type. You would not expect the latter to make good in a running race.

Texture means the quality and fineness of skin and hair. Some people have skin and hair as fine as the best of serge, while others have coarse hair and skin, so coarse that they are even called pigskinned. Coarse skinned people do not do

good work where close, fine work is necessary such as putting a watch together. They might know how, and be able to tell others, but their work would be like themselves, coarse and rough.

Consistency is the degree of hardness of the body, and can be determined by the handshake, or by watching a person's actions. A person is of either hard or soft consistency. The person of soft consistency is easily influenced and easily led into temptation, while one of hard consistency is hard headed and not easy to impress.

By proportion is meant the size of head, body and limbs to each other. We are not all built to measure, and a person six feet tall may take a six and seven-eighths hat while another person six feet tall may take a seven and one-half hat, and so with body and limbs. One person may have arms three or four inches longer than the other, yet weigh the same or be of the same height.

Expression is what we see in a person's face, the movements of his eyes, lips and body. As a man thinks so does he act, and expression shows this clearly. Even though the person tries to act contrary to his thoughts, yet only a very good actor can do this so that it will not be noticed.

The last of the nine variables is condition, which relates to clothes, body and surroundings. A person who is neat in dress and body is apt to be the same in whatever work is given him, while the careless, dirty individual surely will be no different in doing his tasks.

Having mastered the nine variables, the analyst is ready to read the character of those in whom he is interested. It goes without saying that in doing this as in everything else practice makes perfect, and also that mistakes will be made. Yet, don't our greatest doctors, lawyers and statesmen make mistakes? And should they stop practicing because of their mistakes?

"Everything about a person has to do with his character," says Dr. Blackford, so the analyst must not overlook any one of the nine variables, but must dovetail them together, and it is in the correct dovetailing that he either is successful or unsuccessful in reading character.

"There will be mistakes made in selecting men," she says, "but there will not be the glaring ones such as placing a nervous, high-strung man under a harsh, unsympathetic boss."

As a further aid in reading an applicant's character the employment supervisor has the applicant fill out a blank calling for his name, nationality, religion, date of birth, height, weight, single or married, ever employed here, position wanted, temporary or permanent, and check off a long list of positives and negatives, such as careful-carelessness,

(Continued on page 28)





COMMERCIAL LAW

J. H. ROBINSON

Edinburg, Pa.

THE PRINCIPLES OF AMERICAN LAW.

When the accumulations of a lifetime may, by easily preventable



fraud, be torn from their owner, and the inherited fortunes of ancestors diverted from the rightful heir, it is important that every one who wishes to enjoy and transmit the fruits of his own labor, or peacefully to hold an inheritance, should acquire such familiarity with the fundamental laws of the land as shall secure to him what has been acquired by his own toil or has been transmitted to him through the loving care of others.

Serious mistakes, leading to much loss and trouble, are every day made because of ignorance on this important subject, while few men who are shrewd enough to be well informed derive corresponding advantage. Thousands of illegal acts are committed every day, through design, or as often through ignorance, with loss to the ignorant and profit to the knowing. The lawyers and the great army of those who feed upon litigation are literally supported by the ignorance of the people. If every business transaction were conducted on strictly legal principles, there could be little misunderstanding and consequently little opportunity for litigation. People who know how to take proper care of their bodies by eating the proper food and taking a sufficient amount of exercise and sleep, have little occasion to pay doctors' bills, and those sufficiently well informed properly to conduct their business seldom get into difficulties from which the lawyers and the courts—at great expense—are called upon to extricate them.

It is astonishing within how small a compass all the principles of business law may be compacted. The laws of business are comparatively free from technicality and obscurity; they are, indeed, for the most part, substantially nothing more than the actual practice of the business community, coupled with common sense, expressed in systematic form and invested with the sanction of law. The enormous number of books on legal subjects deters only the ignorant. The bulk of these works is occupied with the applications of the law in litigation, with the report or history of cases decided, and with commentaries thereon. Happily the principles of law are not numerous. They are simple, easy to acquire, and susceptible of orderly and systematic arrangement.

The man of general culture must be a student of humanity, and cannot avoid the consideration of law in some form. But, in addition, every man should study the principles underlying those rules of conduct that regulate his life and the lives of all around him, permitting his enjoyment of "Life, liberty, and the pursuit of happiness," while restraining the license of others. He must acquaint himself with the rules that protect him in the acquisition, possession and disposition of property and in the enjoyment of home and family.

The business man constantly comes in contact with circumstances controlled by legal principles of which he had no knowledge until gained by costly experience. Questions of law are involved every time he buys or sells anything, every time he writes a letter, makes an agreement, signs or indorses a promissory note, makes or accepts a draft, pays a bill, gives or takes a receipt, engages or discharges an employee, orders goods, leases or rents a building, builds, equips, or tears down his factory or store, marries, retires, or becomes insolvent. In fact, law hedges around the business man on all sides, from the beginning to the end of his career.

The farmer constantly comes in contact with circumstances controlled by legal principles of which he had no knowledge until gained by costly experience. Legal questions are involved in his every day life, every time he buys or sells anything, every time he builds or repairs, hires or rents. In fact his person, family, property and privileges are protected by Law. But this protection depends upon his knowledge and ability to keep his personal and business affairs in such a legal manner that no one can legally interfere with them.

The physician needs a knowledge of law as affecting his practice. Questions of law arise every time he gives advice, sends a bill, or receives a fee; every time he performs an operation or attends a consultation; every time he is asked the condition of a patient; and, finally, when he gives a certificate of death.

Clergymen, though from their vocation frequently consulted by their flock, are as a class conspicuously inapt in all matters of business, and the delicacy of their position is apparent, seeing that the law continually confronts them from the time of their engagement by a church to their transfer or removal, and requires of them not only a knowledge of their personal powers and duties as representing a business corporation, with its attendant obligation, but also frequent interference in the most sacred domestic relations.

Women are notoriously ignorant of their personal and property rights. Possibly through the belief that the law is a mass of tangled obscurities, they seldom realize that the prin-

ciples governing marriage, the relations of husband and wife, their rights to property, and the control of the persons and property of children, are few, easily learned, and quite within the grasp of every one who can read intelligently.

The bookkeeper or clerk is continually face to face with the legal questions of his employer. Any employee knows that it is his duty to be informed and interested in his employer's business as well as if it were his own, and the employee who is aware of this fact, and exercises his knowledge and ability is the one who receives promotion, because he is prepared to grasp opportunity when it presents itself.

It is related that a bright clerk related a hint to his employer, suggesting that a contract which had been copied, had better be acknowledged before a notary public after signature, subsequently saved a big business from ruin.

The opportunities for making legal knowledge tell are seldom wanting, and it is the seizure of such opportunities that mark the successful man.

A clerk in a banking house, dealing in Rail Road securities, quietly and unobtrusively made himself master of that branch of corporation law. His knowledge gave him a valuable insight into their methods of business. He saved them thousands of dollars in attorney's fees, prevented much prospective litigation, and being appreciated, soon rose to an important position in the firm while his unambitious fellow clerks still continued to earn only the wages of unskilled labor.

Taking up the consistency of law or the principles upon which law is founded, we find that law is a rule of order, conduct or action which is prescribed, or is formally recognized as binding, by the supreme governing authority and is enforced by a sanction. In this sense, the term "law" includes any edict, decree, rescript, order, ordinance, statute, resolution, rule, judicial decision, usage and etc., which is made and enforced by the controlling authority. Reason is the life of the law, nay the common law itself is nothing else but reason.

Law we find is divisible into four great classes, Moral law, Natural law, International law and Municipal law.

Moral law is the law prescribed by God for man's conduct and is the law of truth regardless of what innocence or guilt may be legally proven. A man may be tried, found innocent and discharged, yet be guilty Morally. A man may be found guilty in court, in the eyes of men, and yet there is a possibility that he is innocent. Moral law is not based upon any conditions surrounding the case, but upon the case itself that is the actual existence of the act and the heart of the accused. If the malice is in the heart and a desire to do bodily injury also exists, the person



is guilty at moral law even though the fact is not known to any one except the guilty person and his God, the Great Judge of the courts of moral law. If you kill your fellow man you are guilty in the eyes of the Moral Judge, but you are guilty of murder in the eyes of our courts when sufficient evidence has been proven against you. If insufficient evidence is produced you are legally innocent, even though you be as guilty at moral law as though you had been proven so by ten thousand eye witnesses.

A young man named Jones spent the evening with his sweetheart, Miss Smith, at ten o'clock they were seen leaving the house together. At ten minutes after ten o'clock Miss Smith was found dead at the gate, a dagger having been thrust into her heart. Jones was gone but he was immediately arrested. At the trial it was proven that Jones had been with Miss Smith just ten minutes before she was found dead. The jury returned a verdict of guilty and Jones was executed; guilty in the eyes of worldly courts, but yet do we know that Jones was really Morally guilty? Did any one see the crime enacted? No! Only circumstances stood in such a way as to convince twelve men that Jones was guilty of the horrible crime and yet ten minutes stood between Jones and the jury's knowledge of his guilt or innocence. Should he hang? I am only one man but I take it upon myself to answer this question and unhesitatingly say, no! For there is not a human being on the surface of this planet, that is more prejudiced than I against capital punishment on the grounds of circumstantial evidence.

Jones may have been guilty but his guilt or innocence is known only by the supreme Judge of moral law. Who knows but what some jealous lover grasped the opportunity to slay the femina of this narrative, knowing that the burden of evidence would be against Jones, and that he would probably pay the penalty of the crime.

Moral law is the highest standard of justice. A standard that would be the pride of our courts, but a standard that is beyond the knowledge and ability of any except the Supreme Judge who can read all hearts and knows all things.

Natural law includes all the body of laws which apply to matter, and which when collected and classified, form the basis of all science. The law of gravitation causing the precipitation of all things of weight, toward the center of the earth is a law of nature and even though not scientifically understood by man, it exists and is beyond the control of human energies.

Daily the human body takes in food, the food is digested, and assimilated. The nourishment is carried to all parts of the body and thus

distributed according to the physical needs.

There is no law to which a greater variety of penalties are attached for violation than natural law. If you permit the thief, disease germ, to stay in your physical dwelling, he will rob you of your health, and the entire body will fall prey to the ravages of disease.

If you abuse your stomach, you pay the penalty of indigestion. If you walk into the fire, you are burned. If you stand in a draft, you catch cold, and if you do not care for your self properly, you develop pneumonia or tuberculosis which costs you your life.

Why are so many of our young men, young women, boys and girls wearing glasses? I will tell you. We are overtaxing our eyes by hard study. We pay the penalty as Individuals. We pay the penalty as a people and as a nation by developing a special weakness of the eyes, which has been developing for generations past and will continue to develop in the future, unless some new unthought-of science is developed or discovered that will protect the eye from strain, but such a science is entirely obscure from the scientific eyes of the present age.

The laws of nature have been interpreted as the fewest and simplest assumptions, which being granted, the whole existing order of nature would result. The invariability of natural processes was originally interpreted as imposed by the creator or ruler of the universe. Natural law was thus conceived as having an intrinsic necessity or a causality underlying the phenomena themselves. Eventually appeared the idea of natural necessary causes which in the generalization, "like causes produce like effects" forshadowed Mill's doctrine of the uniformity of nature, which is held to be the fundamental assumption underlying the statement of all natural law. But in fact not all the so-called "natural laws" are in actual experience invariable, some of them are generalizations which hold good only as a general rule, or within indeterminate limits. Such exceptions are however considered as due either to inaccurate statement of the law or to ignorance of some of the conditions involved.

Many philosophers consider all natural laws as subject to some uncertainty, and hence affirm that such law is necessarily hypothetical, and must be stated in the form, "if A is valid, B is valid." This statement applies equally well to laws concerned with natural causes and to those which express internal relationships or purely formal sequences as mathematical laws.

J. S. Mill says of natural law, "The expression of the laws of nature means nothing but the uniformities which exist among natural phenomena, or in other words, the results of

induction, when reduced to their simplest expression.

Plants and animals grow, develop and reproduce themselves in consistency with the natural laws of development and reproduction.

Another law with which we come in contact is International law or the law of nations. This law is a code of rules recognized by all civilized nations as governing their intercourse with each other. It is founded on justice.

Last and most important is municipal law which is a rule of civil conduct prescribed by the supreme power of a state, commanding what is right and prohibiting what is wrong, it will be found to closely follow or coincide with moral law. Yet these laws are not identical as has been said in describing and defining moral law. The moral law does not prohibit smuggling, yet the municipal law does. On the other hand the moral law will not excuse the payment of a just account, no matter how long it may have run, but the municipal law does after a certain lapse of time.

Municipal law as applied in this country is divided into three parts.

(Concluded in May.)

REMINGTON MAN HONORED

Announcement has just been made that Mr. George M. Cassatt, for the past 16 years the European Director of the Remington Typewriter Company, has been elected the first President of the recently organized American Chamber of Commerce in London. This organization is a most important one, including in its membership a majority of the big American concerns doing business in the British Isles. The object of this new Chamber of Commerce, briefly stated, is to secure the advantages of more concerted effort in all matters of common and mutual interest. The organization has an especially important task to perform, owing to the changed market conditions which have arisen in the British Isles as a consequence of the great war, and the further changes which are likely to ensue after the conclusion of peace.

William Rosenberg won first place in the Fourth Annual Metropolitan Shorthand Contest held in the Merchants' and Bankers' School, New York City, Jan. 27, 1917, at a speed of 157.8% net words a minute.

The first nine places in the contest were won by the pupils from the High School of Commerce, all writing the Gregg system of shorthand.

In the accuracy contest, 99.8% won with but one error; another boy wrote 99.2.

In the Evening School Contest, Charles T. Thompson, of the N. Y. Evening H. S. for men, won at a speed of 118 net words a minute, and his accuracy 98.3%.



Side Lights on Bookkeeping

By ARTHUR G. SKEELES

Peabody High School, Pittsburgh, Pennsylvania

Students and Teachers are invited to write to Mr. Skeeles regarding the questions discussed in this series, or any other bookkeeping topics.

PART IV

Closing the Ledger

From time to time during the year Mr. Merchant and I talked over his business, and I helped him a few times with his bookkeeping. He got along very well however, and at the end of the year had his books in good shape. The Trial Balance at the end of the year was as follows:

(See Form No. 5)

The note of \$150 at the bank had been paid off. I made out a Profit and Loss Statement (See Form No. 6), and Mr. Merchant made out the Financial Statement. (See Form No. 7). Then I showed him how one statement must show the same Net Profit as the other.

"Now," said I, "we will close the Ledger."

"What is that for?" asked Mr. Merchant.

For illustration I turned to the Merchandise Account. "At the beginning of this year," I showed him, "we started with an Inventory of \$935.50. We have since entered the Purchases and Sales for the year. Now, you couldn't tell anything about the Profit and Loss on Merchandise unless you knew what the Inventory was at the end of the year. Suppose now we should go on and enter the purchase and sales for next year, and add them to the amounts already entered. Don't you see we could tell from the ledger the amount of the gain for the two years taken together,

but not the gain for the second year. In order to show that, we must start the accounts with the inventory of goods on hand at the beginning of this year.

"It is the same with the Proprietor's Account. The capital shown now is the capital at the beginning of last year. We have just found out that the capital has increased; so we want the Proprietor's Account to show the amount of the present capital.

"Thus you see that the Ledger is closed in order to give us a new basis of comparison. If we wanted only to know the total amount of the gain for ten years, then it would not be necessary to close the ledger until the end of ten years; but if we want to know the gain for each year, it is necessary to close the Ledger each year."

I then made the Journal entries which, when posted, would close the Ledger Accounts. (See Form No. 8.) Mr. Merchant posted these the next day, and then called me in to admire his work.

"Fine," I said. "You have done it just right. And I want to call your attention to the proof that the Ledger is closed correctly. The balance of accounts in the Ledger now show only Resources and Liabilities; that is, the accounts in the Ledger after it is closed must correspond to the items in the Financial Statement."

"How can I tell which accounts are to be closed?" asked Mr. Merchant.

"Easily enough," I replied. "Only accounts that show the amount of Losses and Gains, or that are changed because of a Loss or a Gain, are closed."

MARSHALL'S MEANDERINGS

(Continued from page 18)

lines of his own. This work will involve traveling and delivering lectures in the leading cities, and visiting a great many business and other schools. The "Meandering" should therefore, be rather more worthy of their name, hereafter, and the Meanderer hopes that his offerings may also show that greater variety of thought and viewpoint which only travel and enlarged observation can give.

Carl C. Marshall.

VOCATIONAL GUIDANCE

(Continued from page 28)

punctual-tardy, good memory-forgetful, etc.

While doing this the supervisor has an opportunity to check off on his own sheet his conclusions as to the applicant's character jotting down his cipher. These of course are based on the nine variables, and he has a fine chance to learn much about his man just in watching him check off the positives and negatives.

Comparing the man's answers with his references and with the supervisor's own conclusions, certainly gives one a better idea of a man's fitness for the position he has applied for than merely looking a man over and hiring him because he just happens to look good to you.

This brief description of the Blackford Employment Method merely gives an idea what the method is, and is not intended to be of practical value in reading character. Dr. Blackford does not promise those who attend her three lectures-lessons that they will be able to scientifically employ help, but it is intended to show the employing managers, and those interested in employment and vocational guidance work, what the system can do, and is doing.

R. O. Ford, recently with Cecil's Business College, Anderson, S. C., is now connected with the Lead Belt Business College at Flat River, Mo.

TRIAL BALANCE

John Merchant, Proprietor.....	\$550.31	
Merchandise Inventory.....	\$935.50	
Merchandise Purchases.....	\$,687.54	
Merchandise Sales.....		10,356.25
Expenses.....	1,152.50	
Fixtures.....	115.00	
Notes Payable.....		350.00
Cash.....	366.02	
	\$12,756.56	\$12,756.56

(Form No. 5)

FINANCIAL STATEMENT

RESOURCES—		
Cash.....	\$366.02	
Merchandise Invent.....	1,000.00	
Total liquid assets.....	\$1,366.02	
Fixtures.....	115.00	
Total Resources.....		\$1,481.02
LIABILITIES—		
Notes Payable.....		350.00
Present Net Capital.....		1,131.02
Net Capital at Beginning of Year.....		550.31
Net Gain During Year.....		580.71

(Form No. 7)

PROFIT AND LOSS STATEMENT

Merchandise Sales.....	\$10,356.25
Inventory, beginning.....	\$935.50
Purchases.....	8,687.54
Total.....	\$9,623.04
Less Inventory, end.....	1,000.00
Cost of Goods Sold.....	8,623.04
Profit on Merchandise.....	\$1,733.21
LOSSES, Expense.....	1,152.50
Net Gain during year.....	\$580.71

(Form No. 6)

Sales.....	\$10,356.25
Inventory (end of year).....	1,000.00
Purchases.....	8,687.54
Expense.....	1,152.50
Net Profit.....	580.71

Journal entry to close accounts.

(Form No. 8)



"Is This the Next Job for Scientific Management?"

By HUGO MUNSTESBERG

The Late Professor of Psychology at Harvard Describes a New Method of "Figuring"

In the short history of scientific management the most surprising discovery seems to me not to be among the highly complex and technical achievements. Nothing seems to me more amazing than the fact that just the simplest and most trivial and most familiar activities of workmen are carried out in ways which still allow a thorough change for the better. No work is simpler than that done with a shovel, and yet the leaders of scientific management have shown to us what an absurd amount of energy is wasted by the traditional, thoughtless methods and how with carefully adjusted methods ten men can shovel as much as forty men before.

Some of the simplest activities in the workshop, and even in the household, show the same queer stubbornness. The chance methods which have become habitual are used day after day simply because no one ventures to try better ones by means of which much energy might be saved and much discomfort easily avoided.

Is not as much perhaps true of the field of administration—office routine, accounting and the like? May it not be that we perform acts of our own mind also after traditional patterns which are handed down from generation to generation? As soon as we have acquired the habits, especially those which we have learned with much effort in our school days, we are hardly inclined to change them and remain slaves to a method, however clumsy it may be.

How the Old Method of Multiplying Wastes Time

I should like to point to a typical case. We all have learned to multiply figures, and while many of us have never succeeded in doing it without mistakes, certainly we could not imagine a boy or girl leaving school without some thorough training in the routine of multiplication. Many have discovered that they have not learned it for the school examination only, but that they need it in their lifework at every step. Their business, their technical interests, or what not, constantly force them to multiply, perhaps a three digit figure by another set of three digits or more.

When it comes to four or five digits multiplied by four or five more, the pencil goes on patiently through the four or five rows of numbers, mechanically written down like a flight of stairs, until faithfully added together. All of it appeared so tiresome and insane when we learned it is the class room. We went through the performance without knowing why we had to do it. It was simply the prescribed rule, and we had to learn the trick in order to get the correct result. But it remained meaningless and was at the same time cumbersome.

The art of multiplying, as we perform it today, is, to be sure, not so old as the art of bricklaying. We can easily place the beginnings of the methods of multiplication which brings so much heartache to our boys and girls in school. Arithmetic is very, very old. Alexander the Great found in Babylon astronomical records in figures dating back to more than two thousand years before Christ.

In Egypt mathematical books of still earlier dates have been found originating more than three thousand years before Christ. Yet even among the Greeks and Romans the arithmetic processes were utterly primitive and, compared with those of our day, seem hardly better than their chariots compared without latest automobiles.

The Italians were the pioneers of our present system. In the year 1478 they published the first printed arithmetic in which methods of multiplication and division are demonstrated with Arabic numerals. This is the way which is learned today in every little schoolhouse. Like the way we shovel, it has gone unchanged through the centuries. Can it really not be improved?

A German school teacher, Dr. F. Ferrol, has recently published some letters about improving the usual methods of calculation. Let us see what he has to suggest about multiplication.

If I have to multiply 32 by 31, I may well begin to analyze my object. 31 means there are 3 tens and 2 ones. They are to be multiplied by 3 tens and a one. I want to find out by multiplication how many ones, how many tens, and how many hundreds, result. Evidently we get the hundreds by multiplying the tens by the tens. We get the tens in the product by multiplying the tens by the ones, and we get the ones by multiplying the ones by the ones.

The case of the hundreds is very simple. There were 3 tens in the first figure and 3 tens in the second figure; the product is therefore 9 hundreds. The case of the ones is also very simple. There were 2 ones in the first figure and 1 one in the second; the product is therefore 2.

But how can we get the tens? We must multiply the tens by the ones. But that is more complicated, because we must take the tens of the first figure, multiplied by the ones of the second, and the tens of the second figure multiplied by the ones of the first. That is to say, the 3 tens of the first figure, multiplied by the 1 of the second figure, and the 3 tens of the second figure multiplied by the 2 ones of the first figure.

The first multiplication gives 3, the next gives 6; or, together, 9. We have therefore 9 tens. Hence the whole product is 9 hundreds, 9 tens and 2 ones. The ordinary way of writing it would be:

$$\begin{array}{r} 32 \\ 31 \\ \hline 32 \\ 96 \\ \hline 992 \end{array}$$

Our way is:

$$\begin{array}{r} 32 \\ 31 \\ \hline 992 \end{array}$$

That is, we should write the tens and the units sufficiently distant to leave room for a figure between them. In this way every figure in the product can be placed just below the figures which have been multiplied. The process resolves into the following three steps:

$$\begin{array}{r} 32 \\ 31 \\ \hline 2 \\ \hline 9 \\ \hline 9 \end{array} \quad \begin{array}{r} 32 \\ 31 \\ \hline 32 \\ 9 \\ \hline 9 \end{array}$$

With these small groups of figures there are no numbers for us to carry in our minds. But now let us take some larger figures. 46 is to be multiplied by 53, we might assume, for instance. We seek at first the ones—that is, 3×6 . Next write down the 8 and carry 1.

Then we, come to the more difficult process of seeking the tens. Now we have the 4 tens of the first figure to multiply by the 3 ones of the second: 12. And the 5 tens of the second with the 6 ones of the first: 30. $30 + 12$ is 42. 1 was carried. Thus we have 43.

Therefore we write down the 3 and carry the 4, because 43 tens are, of course, 4 hundreds and 3 tens. Now we seek the hundreds. We have 4 tens in the first figure and 5 tens in the second figure.

That gives us 20 hundreds, and as we carried 4 hundreds, we have altogether 24 hundreds. The three steps look like this:

$$\begin{array}{r} 46 \\ 53 \\ \hline 18 \\ 43 \\ \hline 2438 \end{array} \quad \begin{array}{r} 46 \\ 53 \\ \hline 46 \\ 53 \\ \hline 2438 \end{array}$$

It is evident that these three steps can be taken without writing them three times, and that all the work can be done by the one process:

$$\begin{array}{r} 46 \\ 53 \\ \hline 41 \\ 2438 \end{array}$$

Even if we stopped here we ought to recognize an advantage. Practically any child who has learned the multiplication table can master this new method almost as soon as it is explained to him. There are fewer figures to be written. At the same time, the whole process is no longer a mere mechanical and meaningless trick. It is instead a stimulating and interesting procedure.

Those hundreds and those tens do not simply happen to occur there, but the child understands why they result. He sees that he can gain hundreds only by multiplying the tens and the tens, and can gain the tens only by multiplying the tens by the ones.



AS soon as this first little step is taken there is no difficulty in seeing the further development. Let us consider a case involving three digits to be multiplied by three digits. For instance, 234×432 .

Of course here the process is a longer one. Yet we can still at once write the whole product, without using any rows of figures in between, right below the two figures to be multiplied.

Let us again resolve the mental process into its various steps. The first figure which we need is the units. We multiply the 4 ones of the first figure by the 2 ones of the second:

$$\begin{array}{r} 234 \\ \times 432 \\ \hline 8 \end{array}$$

Now we need the tens. For that purpose we take the tens of the first times the ones of the second, and the tens of the second times the ones of the first. That is to say 3×2 plus 3×4 , which is 6—12, or 18. We next write down the 8 and carry the 1. We now have:

$$\begin{array}{r} 234 \\ \times 432 \\ \hline 18 \end{array}$$

The next step is the most complicated one, inasmuch as it involves three little operations. Yet there is no difficulty in performing them all in the head.

We are seeking the hundreds. Now in this case the hundreds must be brought together from three sources. We get hundreds by taking the tens times the tens, that is to say, we have to multiply the 3 of the first figure by the 3 of the second figure, which gives us 9 hundreds.

But we get hundreds also if we multiply a hundred by a one. That is to say, we have to multiply the 2 of the first figure by the 2 of the second, and the 4 of the second figure by the 4 of the first. Thus we have $9 + 4 + 16$, which is 29, and, as we carried the 1 hundred, we have 30 hundreds, so we write down 0 and carry 3:

$$\begin{array}{r} 234 \\ \times 432 \\ \hline 3088 \end{array}$$

The next step is simpler, as it also requires only two processes. We are seeking the thousands. We can secure them by taking the hundreds times the tens.

In the first figure we have two hundreds, in the second 3 tens. That gives us 6. In the second figure we have 4 hundreds, which are next to be multiplied by the 3 tens of the first figure. This gives us $6 + 12$, or 18, to which must be added the 3 which we carried. We have, accordingly, 21 thousands. We then write down the 1 and carry the 2:

$$\begin{array}{r} 234 \\ \times 432 \\ \hline 21088 \end{array}$$

The last step it to seek the ten thousands. We must take the hundreds times the hundreds, or the 2 of the first figure times the 4 of the second figure, which gives us 8, and as we had carried 2, we have 10 ten thousands:

$$\begin{array}{r} 234 \\ \times 432 \\ \hline 101088 \end{array}$$

These five steps demand only one writing. As soon as we can once for all understand the principle, we can write down the six figures of the product without any additional figuring. A good calculator will not even feel the need of writing down the figures which he carries.

Of course if we have done a process in one fashion for twenty years, and suddenly begin a new fashion, we shall at first be handicapped. The long training in the old method gives an advantage which at first makes the two methods incomparable.

Yet even under these conditions this new method does not make a bad showing. I made the following experiment. I asked ten students one after another to show the greatest possible speed which they could develop in multiplying in the way in which they learned it in school. When I had them multiply two figures of five digits each, their time varied between 55 and 115 seconds.

The multiplication of a three digit figure by a three digit figure, for instance, 782 by 549, varied from 22 to 43 seconds. After these preliminary tests, I explained to them individually the new Ferrol method in the way in which I have stated it here. The explanation took but a few minutes. Without any additional instruction, I asked them to multiply 573 by 624 according to the new method. The time varied between 21 and 48 seconds for the different students.

On the whole, those who were longest with the old method needed the longest time with the new method, too. They were simply slow mentally.

But no one found any difficulty with the new process itself and while only two did the task the very first time more quickly with the new way than the old way, most of them using practically the same length of time, almost all felt they got a distinct enjoyment from using the new idea. It impressed them as a relief that instead of the four rows of figures which they would have previously dashed down in a thoughtless way, only one row was needed, and that every figure in this one row was secured with a clear insight into its meaning. Their whole commentary was a variation of the one regret that this new way had not been taught to them in their school days and much monotonous, tiresome figure writing thereby avoided.

But the chief point, after all, is this: how much more would they have profited if this intelligent method had been the one which they had learned as little boys and in which they had been trained through all their school experience! If the start with the new way gave practically as good results as years of training in the other, how much

could have been hoped for if all this training had been given over to the new method.

Whoever has reached a certain ease in the use of this new process may safely go forward. To multiply two figures of four digits each, or five digits each, is hardly more difficult. We must only keep the principle clearly in mind.

If I have two figures of five digits, the ones, the tens, the hundreds, are gained in exactly the same way as before. But when we come to the thousands, it is no longer sufficient to multiply the hundreds by the tens. We must also take the thousands times the ones. To gain the middle figure we should thus have to add in our heads five different products.

To the untrained beginner this may appear an obstacle, as he is so accustomed to the dull method of writing down everything. But if the new method were systematically learned early in life, we would easily learn the habit of adding one product to another, and after a little training in these simple additions, the multiplication of a seven digit figure by another seven digit figure would really offer no difficulty. Instead of filling half a page with figures which do not mean anything, we would be able to write the fifteen figures of the product in one row with a distinct intellectual enjoyment.

How Much Will You Profit by the Shorter Method?

Yet practical life seldom brings business men before the need of multiplying such long rows, while the multiplication of shorter figures is a daily task. Is it wise to go on teaching and using the old tiresome method of the fifteenth century simply because we have become accustomed to it?

The reform of the multiplication would be but the first step. Ferrol shows how the same principles can be applied to division.

It would lead us too far to sketch the methods in that field, too. But everybody interested in scientific management ought to appreciate this new and wide perspective. The reforms in the workshop and in the factory will soon be followed by similar reforms elsewhere, and as the business men have had to learn that even such simple things as shoveling can be much improved, they will come to see marked changes in other directions—for example that the three R's, however simple they may appear, still allow wonderful reforms for the benefit of future generations.—System, The Magazine of Business.

CIVIL SERVICE

(Continued from page 24)

the most populous city in each of the following-named States: Pennsylvania, Oregon, Vermont, Louisiana, Illinois.

4. Name a river or other large body of water on which each of the following-named cities is located: Jersey City, Little Rock, Duluth, Providence, Dubuque, Olympia, Charleston, S. C., Toledo, Pierre, La Crosse.

BUSINESS EFFICIENCY

THOS. E. CUPPER, Inc. Acct.
Bingen, Ga.

ADVERTISING TALK NO. 8

Were it possible, invariably, to talk face to face with each and every prospective purchaser, it would not be an exceedingly difficult matter to always make the anticipated sale, but real selling at long distance, through advertisements, is another proposition, and right here is where thousands of dollars are practically thrown away year after year. WHY? Because the science of Advertising is not sufficiently understood by those who reap little, or no benefit from their efforts along this line, and this kind of experimenting is often-times rather discouraging and costly.

Of course, it is advisable to thoroughly analyze the subject from every point of view, and this may be done only after giving due consideration and study to the matter; then endeavor to tell the story attractively in condensed form—shun exaggeration of whatever description, and live strictly up to specifications or promises.

It would be well to bear in mind that the majority of those who read ADS may be said to be, as a usual thing, WAGE-EARNERS and, however attractively the ad. may be arranged, it should be written in PLAIN, UNMISTAKABLE language, so that the average reader may readily understand it; therefore, it stands to reason that attractive arrangement, short, crisp sentences, written in plain understandable language, are some of the essentials to success in advertising.

The proper calculations on SPACE should not be a very difficult matter to those who are familiar with TYPE, and it should be comparatively easy to become conversant on the following: "Semi-nonpareil, brilliant, gem, diamond, pearl, ruby, nonpareil, emerald, minion, brevier, bourgeois, long primer, small pica, pica, great premier, canon, etc."

Having mastered the above fairly well, then take up the study of FACES—such as, FULL, HEAVY, LIGHT, CONDENSED, etc., and then learn to discriminate between STYLES, known as—Roman, Italics, Black Letter, Script, Gothic, etc.

It may not interest the advertiser to KNOW that a font of type is said to contain a complete assortment of any one given kind, and that a complete font "Consists of 226 different characters, points, signs," etc.—but it should be a matter of much interest to him to know approximately the

circulation of the medium in which he advertises—the general class reached, etc., and whether 226 SALES LETTERS out of every thousand are unproductive.

A firm might consider this good results—BUT—suppose that 226 accounts out of every thousand were absolutely uncollectible—How about that?

REPORT OF ANNUAL CONVENTION CONNECTICUT BUSINESS EDUCATORS' ASSOCIATION.

The note of "preparedness" was the dominant theme running thru the addresses delivered before the fourteenth annual convention of the Connecticut Business Educators' Association at New Haven, Conn., on February 17th.

Herbert Knox Smith of Hartford in the opening talk of the session speaking on the subject, "The Value of a Practical Education and Its Opportunities," laid special stress on preparedness, insisting that he was not alluding to the war, but to the necessity of America in entering into a coming era of world competition of the fiercest sort, having ready men and women with a thorough practical education. The qualities needed for success in business, he stated, were: thoroughness, persistence, accuracy, energy, alertness of mind, and common sense.

That 90 per cent of the men who have become business executives, following a shop training, conduct their business affairs in a slipshod manner, was the statement of Wilson H. Lee of New Haven, former President of the Associated Advertising Clubs of the World. He believed that everything should be done to encourage young men and women to take a business course and that the business of the future would thereby be better conducted from an efficiency standpoint. Along this line he said that business people do not avail themselves sufficiently of the directory and explained the various items classified therein and what use they could be put to.

Mr. Lee advocated that pupils in the public schools and in the business colleges be taught how to use the directory in order that they may be more familiar with its contents and that it may be of more value to them in their business career.

Charles G. Morris, President of the Civil Service Commission, New Haven, aroused some interesting discussion by his talk on the methods of the Civil Service Commission in recommending applicants for positions under the Civil Service, particularly with reference to clerical positions. Many of those present took the opportunity of questioning Mr. Morris and suggesting ways in which the commission might set examinations in commercial work in such a way so to be fairest to the applicants. The scheme of the Civil Service, Mr.

Morris stated, was to relatively rate the candidates and not necessarily to determine the individual ability of each and in part written and oral according to the requirements of the position applied for.

"Thoroughness in knowledge of the principles of shorthand is absolutely necessary to success in note-taking," said Nathan Beach Stone of New Haven, and individual classes and individual progress tend to give the student a more thorough training than is otherwise possible." Mr. Stone advocated a thorough foundation of English and spelling before taking up shorthand; but intimated in this instance that business colleges and the commercial departments of high schools differ in the amount of time devoted to these subjects, and while most pupils do not desire to spend much time on them they are absolutely necessary to note-taking success. He urged the correcting of every shorthand paper turned in by the student, arguing that it aided in making the student more careful, more accurate and more thorough in his work.

Dr. Earl A. Saliers of Yale University contended in his talk on "Accounting and Investments," that no fine line can be drawn between these two sciences, as they might be called. He explained that speculation could not be considered as an investment and that these two subjects are very closely allied in that investors should demand more knowledge of the condition of the business and that only by a proper system of cost accounting is it possible to give this information or to ascertain any particular place in which there is a loss. He prophesied that with the probable stringency of the money market in the future people will be more careful in their investments and will only put their money into such enterprises as will give them full and thorough information.

The last speaker of the convention was Harry Houston of New Haven, who said that many teachers of penmanship do not properly plan their lessons but devote one lesson to each letter of the alphabet instead of combining the exercises and letters in such a way that the pupil will receive immediate benefit. Under such a system he declared it is found generally that the hand writing is wretchedly poor and the lessons apparently of little or no value. Correcting faults in the general position or appearance of the writing should come first and then gradually devoting some time to the details will be of more permanent value to the pupil, was Mr. Houston's view.

At the business session Edward A. Sanmis of Stamford was elected President for the ensuing year. The stenography and typewriting contests were very successful, the winner of the Connecticut open typewriting championship being Miss Gertrude Wilkie of Hartford, writing 93 words net per minute. The Connecticut





school typewriting championship was won by William Langner, New Haven, with 70 words per minute, while the Connecticut shorthand championship medal was awarded to H. C. Wolfe, Waterbury, who operated a Stenotype.

GEORGE S. MURRAY,
New Haven, Conn.

STAMP FOR REPLY By N. C. Brewster

In writing for information, of value only to the writer, it is always proper to enclose a stamp for reply. One should not be asked to use more than his time and stationery to render this service. No one with courtesy and a knowledge of business ethics will refuse a legitimate request.

Sometimes the information cannot or should not be furnished and if so the matter should be politely explained. Exceptions may sometimes be made in cases of curiosity seekers and sample hunters, but these can usually be identified. Parties having goods to sell are generally willing to send their catalogue free.

Various methods of enclosing a stamp are used, viz.: putting the stamp loose in the fold of the letter; inserting it in a slit cut in the letter sheet, or sticking one corner to the paper. Any one of these ways is objectionable. The stamp may become warm and moist and adhere to the paper, being difficult to remove, or it may drop out and be lost. It may also be used for postage on other matter, if the inquiry is not given immediate attention.

Probably the best way of all, with the least trouble to return, and the surest to bring a reply, is to enclose a stamped, addressed, return envelope. This should be a little smaller than the outer one, but if such is not at hand, one of the same size can be folded. Few will throw such an envelope in the waste basket, ignoring the request; and few will take the pains to soak off the stamp and use it for other purposes, although some are so inconsiderate. If the stamped envelope is temporarily laid aside, and found later, the addressee will usually say to himself: "What did that fellow want? I must look it up and write him."

Cases have come up where a person has gone far out of his way and taken time and trouble far in excess of the value of a two cent stamp to do a kindness, and lost nothing thereby. The writer has made it a point to answer most letters of reasonable inquiry, whether enclosing a stamp or not, and requests on postal cards have been answered in kind. It is well to be courteous to those asking simple favors, as one never knows when he may want one himself.

R. O. Ford, formerly with the Bismark Business College, Bismark, Mo., was promoted to business manager of the Lead Belt Business College, Flat River, Mo. We wish Mr. Ford much success in his new work.

NEWS NOTES

Amy B. Lindsey, of Ipswich, Mass., has accepted a position as typewriting teacher for the coming year in the Plainfield, N. J., High School.

F. Thomas Beck, of Cleveland, N. Y., is a new commercial teacher this year in the High School at Dunkirk, N. Y.

Sherman Perry, of Aurora, Ill., is a recently-engaged teacher of commercial branches in the High School of Commerce at Detroit, Mich.

J. R. Bilyen, of Montgomery, Ala., has been elected to teach commercial branches and manage the National Business College at Wichita Falls, Texas.

R. H. Wallin, formerly of the Mills School, Honolulu, and more recently of Los Angeles, Calif., is now connected with the High School at El Centro, Calif.

Harlow C. Fleck, of the University of Nebraska, Lincoln, Neb., is assisting this year in the commercial department of the High School at Chattanooga, Tenn.

Ina Akins is this year in charge of the commercial department of the Tonopah, Nevada, High School. Miss Akins was formerly of Medford, Ore.

Helen L. Brackett, last year with the Tuckerton, N. J., High School, is now employed as commercial teacher in the Charles Commercial School at Brooklyn, N. Y.

R. E. Huffman, of Sioux City, Ia., is a new commercial teacher in the Central High School at Detroit, Mich.

C. C. Carle, recently with the Drake College, at Newark, N. J., is now in charge of the commercial work of the Shamokin, Pa., High School.

Charles Hainfeld, of New York City, is employed this year as a teacher of commercial branches in the Pierce Business Training School at New York City.

Harry Y. Green has been engaged to teach commercial subjects this year in the High School at Bloomfield, N. J., going there from the Philadelphia Y. M. C. A.

William H. Smith, recently of the Plattsburg, N. Y., State Normal School, is teaching in the Commercial Department of the Oyster Bay High School.

A letter before us from Mr. G. A. Race in business writing shows a strong movement and quality of line. Mr. Race is one of our best business writers and teachers.

Miss Edith Weymouth, supervisor of writing, Denver, Colo., is securing excellent results in penmanship. Thirty-eight of her pupils were recently awarded Zaner Method Certificates. Miss Weymouth's own penmanship is quite good.

C. T. Crum is teaching penmanship in Wichita, Kansas, Business College.

Arthur G. Skeeles, who has been contributing articles to the B. E. from time to time for quite a number of years, and who has been supervising writing in the Ellwood City, Pa., public school, has been chosen to teach in the Peabody High School, Pittsburgh, Pa. Mr. Skeeles is a valuable man to add to the already strong force of Pittsburgh teachers. Mr. Skeeles is quite original as well as alive to new ideas and suggestions.

C. C. Brannan, who for a number of years has been connected with the Fredonia, Kansas, Business College, is now principal of High School, Haven, Kansas. Mr. Brannan's signature contains many things which reminds one of the late C. C. Canan's work.

E. E. Hippensteel, a progressive and skillful penman, is handling the penmanship work at the Scranton-Lackawanna Business College, Scranton, Pa.

The penmanship work in the Enid, Oklahoma, Business College, is being handled by P. G. Simon.

Through W. W. Keylor, Supervisor of Writing in the Wheeling, W. Va., public schools, we learn that Miss Stella Conover, who formerly taught in Elliott's Commercial School of that city, is now teaching in the Wheeling High School. She is securing good results.

The December number of The Journal of the National Education Association contains a report of the Department of Business Education proceedings of the New York convention, July 4 and 6, 1916. It is furnished free to member of the N. E. A.

M. G. Denlinger, who has been out of commercial school work for the past eight years, has purchased Warner's Business College, New Kensington, Pa., and intends changing the name to the New Kensington Business College. Mr. Denlinger conducted a business college in Lebanon, Pa., some years ago.

C. J. Bollinger, Chesaning, Mich., Union High School, who has a class of forty students, has promised the students a banquet if twelve or more in the class succeed in getting their work up to our certificate standard. He states that the students are working hard, and if we may judge by the few specimens which he sent us, the students will have the feast.

The following is one of the many comments received from schools using the *Business Educator* in their penmanship classes: "We find the *Business Educator* a splendid penmanship text; in fact, the penmanship teacher could not get along without it!"—E. T. Sheedy, Manager Fredonia Business College, Fredonia, Kansas.

A Knight of The Road

The Story of a Modern Highwayman

By CHARLES T. CRAGIN

THE INSURANCE AGENT

I don't know who first began the great game of life insurance but one has only to look at the magnificent buildings erected in every large city of the United States to get some idea of the magnitude of the business. Its emissaries are gifted with the eloquence of



Cicero and Demosthenes, the brass of the Great Bull of Bashan which was made out of that solid metal, and the impudence of a fourteen year old office boy. It was in this army that Steve Curticie enlisted, after a disastrous campaign with the Memoirs of General Hickenlooper, or some such personage, who assisted in the obsequies of the firm of C. L. Webster & Co., which failed disastrously, a couple of years after the great success of the Grant Memoirs set it in the way of publishing the life of most everybody who went to war.

Steve was stranded in Syracuse, New York. The firm was not sending commissions, past due, not advancing money for expenses. The result was that three meals a day were getting to be a dim memory of the past and Steve was lucky to get three doughnuts and a cup of boot leg coffee for the morning meal with the rest of the day doubtful, uncertain, and precarious. And then blew in Sam Curticie, fresh from an insurance campaign in which he had landed one policy of twenty thousand and several more of smaller dimensions.

Steve Knight had known Sam Curticie years ago, for the latter hailed from his own state of Maine.

Sam was a native of Rockland, ten years older than Steve. He had gone forth, like many a raw boned Maine Yankee, to seek fortune in Boston where he had entered the services of the John Hancock Insurance Company, and swept over New England like a scourge, for Sam was a natural horn-double-jointed - back-action-sixteen-shot - without - reloading - Insurance agent, not one of the kind who win by dogged persistence sitting down on your door step, and letting you find him there at all hours of the day, and night, calmly persistent in showing you his depressing tables of mortality, with pictures of widows sitting out in the rain, grinding those wheezy little organs to support large families of children left dependent on them for support, because you, the head of the large family, husband of the widow to be, and probably father of the large family of dependent children neglected to take one of his

internal Life Insurance Policies. Sam Curticie was not one of that kind. He was a whirlwind, an insurance cyclone that swept up from the Southwest or any other point of compass, and took you off your feet, and went off leaving you insured for all you could afford, and more, too.

"Steve, my boy, you're wasting your sweetness on the desert air in this two for a cent book game. Nobody wants to see a book agent. What does a man want to buy books for? I never had time to read any books. Insurance—that's a different proposition. There's millions in it, Steve! You come with me to the Buffalo Agency, and I'll show you all about the big game, and put you in the way of making more money in a week than you will make in a month at this book agent putte, and they won't set the dogs on you when they see you coming, nor fill you up with bird shot when you go away. Look at me, ain't I the real thing?"

He certainly looked it with his \$3.00 Derby, his Fownes gloves, his stylish Scotch Tweed business suit, made to order by the best tailors, shining patent leather boots, and a two-carat diamond sparkling in his expensive London Ascot tie. "Come in and get a bite to eat, and let's talk the matter over." A bite sounded good to Steve Knight, and he did ample justice to the two-inch porter house steak with French fried and vegetable salad on the side, followed by strawberry short-cake, and rich brown coffee with whipped cream, while Sam Curticie filled his listening ear with the romance of Life Insurance. He thought of changing his business for constant failure to sell had made him very tired of the book agent's life, and so he went to Buffalo with Sam Curticie, and began taking a course of instruction in the work of an Insurance Agent. For a week he traveled with Curticie, and studied his method which was, to say the least, sensational, so much so, that Steve said, "Mr. Curticie, I can never do that, the way you do it, though there is lots of things that will help me. Now send me out with somebody that works different," and so, he went out for another week with David Monroe, the most conservative man in the New York Life staff of agents. Monroe's method of action was entirely different from that of Curticie. He was a polished gentleman who dealt with his prospective victim in far more than gentle manner than the whirlwind Curticie, but he landed the largest policies of any man on the staff. After two weeks of steady work at board and wages, Steve Knight went on the warpath himself to insure all young recently married men and the

friends of deceased people, and such like. Names culled from marriage, and death notices, of the papers. For when a marriage has taken place Mr. Newlywed is soon besieged by a horde of Life Insurance men, and Mrs. Newlywed doesn't escape either, and if there has been a death the insurance agent will trot around and see if the man had any Insurance. If he had the widow is ardently in favor of Life Insurance, and will give him the names of some friends who need it, because their husbands might shuffle off, and it would be handy to have a few thousand dollars to assuage the heart-break at their demise. If there was no Insurance the widow is even more disposed to be in favor of it, and in either case she can be used to advantage. If she gets the Insurance she can be held up as a model of happiness because she did get it. If she didn't get it she can be pointed out as a terrible example of the consequences of having no Insurance. And Steve in the first month of his agency raked in several policies, of one thousand to three thousand, and drew a commission much larger than he had been receiving in recent months from his efforts as a book agent. Steve was nothing if not enthusiastic. When business was good he blossomed like the rose, and now elated with early success he started out on a campaign to get big policies, and encountered one of those incidents which comes to every worker in the Insurance field. He

Colonel Ichabod Stilwater, Veteran

struck a man that would like to take a policy of fifty thousand, but hated to do so because he already had a comfortable fortune, and had conscientious doubts about the propriety of taking Insurance which he regarded as a sort of gamble. Colonel Ichabod Stilwater was the name of this conscientious man. He lived in a small country city a few miles from Buffalo, and was a most voluble and entertaining conversationalist. Colonel Stilwater had fought with great gallantry during the Civil War, and after listening to his exploits Steve was a little surprised to think that C. L. Webster & Co. had not published his personal memoirs, which were certainly rich in local color and far more sensational than those of Grant, Sherman, or Sheridan. The Colonel met Steve by appointment two or three times in Buffalo, and listened respectfully to all the arguments of the young man, who read into the late hours on financial subjects, which he hoped would interest him, and induce him to insure. Steve was a little surprised that neither Sam Curticie nor Monroe, the big policy agents, had struck the Colonel, but he kept on gallantly striving to insure the conscientious veteran, who managed to meet him generally at a hotel where Steve always invited him to lunch, supper, or dinner, as the case might be, and he took him to the theatre, and to various entertain-



ments and spent at least fifty dollars in missionary effort until the Colonel finally consented to take a policy for twenty thousand, and said he would probably increase the amount to fifty thousand a little later in the year, and then Steve got an awful jolt and understood better why he had been slow about taking out the policy, and so willing to continue meetings, at which Steve was the entertainer, for the medical examiner promptly rejected him, and it dawned upon Steve why Sam Curtie, and Monroe, the older agents, had not cared to interest themselves in Colonel Stilwater. He told Sam about it, and that busy individual laughed loudly and remarked that experience was a good teacher but it came black high, and Monroe said, more quietly: "Steve, my boy, those pests are one of the drawbacks of an otherwise pleasant, and lucrative form of highwaymanship. The Colonel has played that little game of his on a dozen different Life Insurance agents. He has a little property out there in his city, just about enough to pay one year's premium on a fifty thousand dollar policy, if he could get any company to accept him. He has a little pension, for he was a sutler, or something, in the late unpleasantness between us Yanks and the Johnny Rebs. But he has had so many free drinks, and big supporters out of Insurance agents that he couldn't have passed the medical examination any time in ten years, because of engorgement of the liver or gout from high living, and he is so much more picturesque and monumental a liar, than any poor and humble Insurance man that we simply faded into insignificance when we ran up against them. You got out of this cheap, Steve. I spent more than a hundred dollars on that old rascal ten years ago when I was new at the game, and Sam Curtie 'gave him the once over,' and blew in at least a twenty on his entertainment. But Sam didn't get bit so badly as I did, if Sam can't get a fellow in two or three sessions he throws him into the discard, and goes on to something new."

Steve Knight followed the Insurance trail with fairly good success, for a year. He had many of the elements which make a good Insurance agent. He had a large stock of words which he handled with fairly good judgment. He was not lacking in self confidence, and, a natural leader of boys, he seldom failed to get the attention of a young man just married and women liked to talk with him, and he had written several good sized policies for maiden ladies, widows and married women, for Steve was good to look upon. There was a twinkle in his gray eyes, and an upward twist of his rather thin lips that made him attractive in spite of his lanky appearance, for Steve was only a little over twenty-one, and hadn't filled out yet.

A Country Interlude

Among the places in Steve's territory was the small town of Goshen, where no accredited Life Insurance agent had an office, but Steve had written two or three policies, of a thousand or two dollars each, and it was his custom to go up there every week or two and spend a few days, going over the ground, looking up new business, and preventing prospectives from forgetting the subject, and at the little hotel where he slept, and took his meals, he had his second experience with females in distress, and Steve never could resist and cannot to this day, the appeal of a woman in distress. At the "Goshen House" Steve was waited upon at a table by a very attractive, business like young woman, of about eighteen. She was a slim, trim looking maiden just merging into womanhood; bright blue eyes, hair abundant, and inclined to frizzle a bit, and decidedly auburn, in tint not to say red, but it was nice auburn, and when the morning sun struck it, it glowed like coppery gold, as she served Steve with sausages and buckwheat cakes, and morning coffee. Her name was Harriet Dean. It didn't take Steve long to find that out, but everybody called her Hattie, and so Steve, did the same, and they always had a pleasant word together whenever he came up to Goshen. Hattie had been through High School, was a well educated girl, living with a widowed mother, and having a step-brother too strong to work, but with a growing appetite for beer and liquors of stronger alcoholic percentage. "I have just got to get away from home," she told Steve as they were talking over her plans one morning. "Mother has just money enough from her pension to keep her, alone, and Dick don't work except once in a while a day, and I have just got to get out and hustle. Of course I can keep on working here, but it is only \$3.00 a week and nothing doing in the winter at that, but I have saved \$60.00, and I am going up to Rochester next month, first of September, and going to the Rochester Business Institute. They will take me six months for \$50, and they say I can get a job waiting on table for my board and I'll get rooms at the Y. W. C. A. for a dollar a week in the dormitory, and by September I'll have money enough saved to put me through, for I am sure I can do it in six months."

"Good girl!" said Steve. "That's the way I like to hear a girl talk. Don't settle down here and be a vegetable. Go up to Rochester. They'll use you white there, and when you get to be a number one stenographer and private secretary to George Eastman, you can earn money enough to come back and buy the whole darn town, and besides that, you will get to know something, and not be just working in the same old rut."

They came to be very good friends

during the summer months, and Hattie told Steve about the middle of August, that her pile now amounted to \$75 and that she had written to Rochester to make arrangements about board, room, and tuition and expected to go up there the first of September.

Steve came up the next week late at night, to find the little hotel crowded with guests, for a Country Fair was held there that week. "I'll have to give you a room in the ell, the only place we've got is where the servants sleep."

"That's all right," said Steve, and so he was shown to a small room in the ell in what was evidently the servants quarters of the hotel. Steve undressed and instantly dropped off in slumber, but was awakened in the middle of the night by the sound of convulsive crying in the next room. Evidently the occupant of the next room was a woman, for men don't as a rule give way to tears, and this woman was certainly sobbing without much restraint. The noise soon stopped, however, and Steve thought no more of it until the next morning when Hattie served him his breakfast.

One glance at the face of that young woman was enough. The generally comely features looked swollen and puffy, and there were deep blue shadows under the eyes which were red and inflamed, and the mouth, usually so smiling, drooped at the corners, and the lip quivered as she answered Steve's "Good morning!" And then the story came out: The step-brother, too strong to work, had discovered the hiding place of Hattie's money, which she had drawn from the bank preparatory to going to Rochester, and brother and money were both missing with small prospects of the latter ever returning.

"No trouble about the boy," said the hotel keeper, "you can't lose him. He'll be back after he has blown in that girl's money in the dives of Rochester. It's a darn pity his mother didn't drown him when he was born, same as ye do extra cats, but he'll never be drowned, though he may live to be hanged. That's as good a little gal as we ever had here, and she has worked like a little nailer for more'n a year to save up money to go to Rochester. That young cuss, Dick Benson, ought to be tarred and feathered, and kicked to death by a jackass, and I'd like be the one to do it," and the hotel keeper lit a fragrant five-cent cigar, and offered another to Steve, which Steve politely, but firmly, declined. Steve did some serious thinking that day, as he went about his business. He had saved a little money, and had about \$300 to his credit in the Savings Bank at Buffalo, and when he came back that afternoon to the hotel, and Hattie served him his supper, still in very subdued mood, and with a nose which showed plainly the use of the powder rag to take out the swelling,



which, alas! greatly mars the beauty of the feminine nose, after a prolonged spell of howling, Steve said: "I want to have a little talk with you after supper, sister Dean. Where can I see you?" "Well," said Hattie, "I won't get through here till 'most nine o'clock. You see there is a big crown here at the fair. We won't get through serving supper till almost that time."

"Well, that will be all right," said Steve, "I have sat up later than nine o'clock to see worse looking girls than you. Suppose I wait in the office till you get through and then we will take a little walk down by the grave-yard, and see if I can't cheer you up. You are not very happy today, and I don't like to see your mouth turn down at the corners,—looks much better when you twist it up the other way. Don't cry. That brother of yours—"

"He isn't my brother, thank goodness! He's a step-brother and no blood relation," snapped Hattie, with a flash of her eyes.

"Well, he needs a good kicking, whatever relation he is, and nothing would give me greater joy than to give it to him, but that's neither here nor there. You come out for a little when you get though, and I've got a little proposition I want to put up to you."

Somehow the twinkle in Steve's eyes and the ring of his voice took the droop out of the corners of Hattie's lips, and a rather feeble smile was the result as she said, "All right. I'll be there about nine o'clock, and I'll walk down past the church, and you can meet me there."

They didn't go to the grave-yard as Steve had suggested, but sat down on the steps of the little country church, and Steve said:

"Now, Hattie, you are kind of up against it, aren't you?"

"Yes, indeed I am," answered Hattie.

"Well now, you know, sicker children than this have lived, and I'll tell you what I want to do. I want you to let me lend you money enough to go up to Rochester, and take that course at the R. B. I. It's a mighty good school, and I think you're a mighty good girl. If I didn't, I wouldn't want to invest money on a proposition of this kind. I'm not going to insult you by offering to give you money, not a bit of it. I am one of the worst old skinflints you ever saw when you come to talk money. I wouldn't give ten cents to my own mother to save her from starvation, if she didn't promise to pay me back. Now, I'll let you have money enough to put you through up there, and I don't want you to work for your board either. You can get good board and room for about four dollars a week. I've got the money lying in the bank idle, and I am only getting four per cent, and if you borrow it, I'll expect you to pay me at least five per cent, but

you don't need to pay it until you get good and ready."

"Oh, Steve!" said Hattie with a gasp, "I couldn't do such a thing as that. I couldn't let you pay my way up there."

"What in thunder's the reason you couldn't?" said Steve. "Ain't my money as good as anybody's?"

"Why of course, that isn't it."

"Well, don't you think you are going to be good for something after you get through up there? Don't you take any stock in yourself?"

"Why, yes, of course I do, but—you know—why—I never thought of such a thing."

"Well, don't think about it. It hurts you to think. Just take the money, and go down there, and put your whole soul into it, and don't worry a blame bit about how you are going to pay that money. I know you'll pay it, else, of course, I wouldn't let you have it, not by no means, far from it. But even if you didn't pay it, and went off and married some fellow, and had to work to support him, so you couldn't pay it, I don't believe it would shorten my life any, though of course, I'd lose my appetite for a while, when I heard you had married. Honest now, sister Dean, you just listen to your Uncle Dudley."

"Uncle!—nice uncle you are. You're only a year or two older than I am!"

"Well, I know a good deal more," said Steve. "You wouldn't catch me hesitating if anybody offered to lend me money, and I could see where I was going to get it back several times over."

"Could you, honestly, Steve, lend me that money? And do you honestly think that I could take it, and not feel that I was robbing you, and go in and study there without worrying about paying it back?"

"Surest think you know. It's a dead cinch. Never worry when you owe money. Let the fellow you owe

it to do the worrying. That's the way I do. Never lost a minute's sleep in my life over money that I owed."

"But really, Sis, putting all joking aside, you have worked hard for four years in high school, and you have worked like an army mule serving hash, and Johnny cake, and boot leg coffee—"

"It wasn't boot leg coffee. It's good coffee. I made it myself!"

"Of course you did, finest coffee I have ever saw. Don't need any sweetening. But you have worked hard, and it would be a disgrace to humanity if somebody didn't give you a lift, now you are down in the mud, and I've got the money lying idle, and you can have it just as well as not. I'm not giving you anything, I wouldn't want you to take a gift from anybody, but I have known you for some time, and I know that you are a plucky little girl, with lots of sense, and I am sure if you go down there and stay till they say you are ready for business, you will go right ahead and in two or three years, you will be making your \$15 or \$20 a week. I'll get my money back all right. Don't worry a bit about that. I shan't. But you don't want to have to bother about your board, and you want to give your whole time to your studies. They'll keep you busy sixty seconds every minute, and sixty minutes every hour you can spare out of sleep and a little play, while you are down there at Rochester, and in six months you won't know yourself, you'll feel so big. Now let me send you a New York draft for \$100 when I get back to Buffalo tomorrow, you take that draft to Mr. Williams at the R. B. I. and let him cash it for you. Pay him \$50 for six months' tuition, and let them keep the rest for you, and you draw on it as fast as you want it for your board, and for expenses, and when it's gone, I'll see that you have enough to pay the rest."

And so it was settled, and Hattie went to Rochester the second day of September, and entered the stenographic department of the big R. B. I.

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REPORT OF N. E. P. A. CONVENTION

By Tom Sawyer

The New England Penmanship Association held its thirteenth annual meeting in Bates Hall, Northeastern College, Boston, Saturday, January 27, 1917. Officers elected for the coming years are: President, Frank E. Lakey, English High School, Boston; Vice President, John L. Hayward, Somerville, Mass., High School; Secretary-Treasurer, S. O. Smith, High School of Commerce, Springfield, Mass.

The inimitable R. G. Laird, Boston, presided. Address of welcome was made by Mr. Frank P. Spcare, President of Northeastern College. He gave a history of the institution, the Executive and Controlling Council, which is composed of members of the faculty only. Frequently success in writing forms a nucleus around which a series of allied accomplishments are attained, and vice versa. Teachers who generate the right nucleus make a valuable and practical contribution to society.

Miss Katherine R. McManus, Girls' High School, Boston, read an interesting paper on the "Speaking Voice as an Adjunct to the Teachers' Teaching." The attitude of the class depends upon the personality of the teacher and primarily through the voice. Her well-modulated speaking voice carried its charm with ease and distinctness to all parts of the auditorium. The voice lends confidence and conviction and needs cultivation. Even the business man realizes attractiveness in the stenographer's voice, she said.

Mr. Frederick A. Ashley, Superintendent of Writing, Everett, Mass., gave a symposium on "Penmanship in the Evening Schools." He mentioned three classes of students of all ages which are necessary to place under the same instructions, (1) commercial students who do not appreciate the need of good writing, (2) illiterate class of mature years, (3) those interested in improving in the shortest time. Mr. L. M. Rand, of Boston, creates interest and promotes regular attendance and relieves the tired feeling among night school students by use of the phonograph. He gave some pleasing demonstrations of his use of music in the writing class.

Mr. J. D. Barbour, of Winter Hill, Mass., also assisted in rounding up the evening school problem. He believes thoroughly in encouragement as a source of inspiration to pupils.

One of the most interesting and helpful features of the meeting was the Question Box conducted by Mr. C. E. Doner, of the Eastern Mass. State Normals. He said that questions were not to be fired at him, but that all whose names began with A were to answer the first question, the

B's to reply to the second question, etc. Many pertinent problems were discussed in the brief time.

Miss Harriet M. Hood, Supervisor of Penmanship, Westley, R. I., told of "Some Facts From a Supervisor's Experience." She believes that the supervisor should be a helper in the true sense of the term.

A real musical treat was furnished by students of the Northeastern College and Roxbury High School of Boston.

Mr. S. E. Bartow, of A. N. Palmer Co., of New York City, gave a talk on "The Essential Steps in Acquiring a Good Handwriting." Mr. Bartow entertained by giving some skillful demonstrations at the blackboard.

Miss Nina P. Hudson, Secretary Huntinsinger Business School, Hartford, Conn., a very enthusiastic, earnest and eloquent speaker. "A hyperdermic is needed to inject inspiration into every teacher, and the artist must radiate the heat of his subject if there are to be no dullards."

Because of illness Mr. John L. Hayward, Somerville, Mass., High School was unable to take place on the program for a demonstration on blackboard lettering. One of the faculty of the Northeastern College substituted by giving a talk on the essentials of commercial lettering.

Mr. Wm. E. Hingston, Consulting Penmanship Expert, Boston, presented a very scientific treatment on Questioned Documents, which was illustrated by lantern views.

A magnificent piece of engraving known as the "Billy Sunday Memorial" presented by the clergy of Boston, in appreciation of unbounded successes in the great religious revival recently conducted in that city, was on exhibition during the meeting. The work was executed by the F. W. Martin Diploma Co., Boston. It was truly a feast for the eye.

Real uncashed checks by well known New England penman for membership dues were securely framed by Mr. G. L. Hoffacker, Secretary-Treasurer, and exhibited as a gentle reminder.

The following bit of philosophy appeared on the outside of the program:

The one great drawback to reform is extremity. We see a thing is wrong, we catch glimmering beams of light as to how we may right the wrong,—we begin our work of reformation before considering well the wisdom of our acts,—we become imbued with enthusiasm,—we allow our prejudices to sway our better judgments,—we, ere long, find ourselves with a few followers beyond the common mass of humanity,—we see that we are being isolated from the majority,—we imagine we are right and they are wrong,—they know we are "cranky," we know they are "foggy."

"Thus it is that reformations begin and go to extremes. But the minds

of the people are quickened, the enthusiasm of the reformer is somewhat chilled by separation, and finally, when both extremes meet we have a medium or method by which one may pursue given courses with safety and normalcy.

Thus the tendencies are to extremes, but the tendency of all tendencies is for right, for progress, for truth. C. P. ZANER, 1892.

:: PEN SQUIBS ::

Mr. O. H. McLendon, of the Mountie, Georgia, Business College, presented J. L. Roberts, one of his pupils, with a year's subscription to **Business Educator**, for having shown superior ability over the other pupils in a penmanship contest. Contests are becoming more numerous, and create a great deal of interest.

Miss Mary Ellison, the efficient supervisor of writing in the Crystal Falls, Michigan, public schools, is keeping the penmanship schools of that city up to a high standard. Out of a roll of specimens recently received from her twenty won certificates.

S. J. Phillips, teacher of penmanship in the Sandusky High School, Sandusky, Ohio, has developed into an A-1 business writer. A letter before us is very pleasing, and shows that Mr. Phillips has made more than ordinary progress in professional penmanship in the last year.

John W. Roadcap, a skillful left-handed penman, is supervising writing in the Plymouth, Indiana, public schools, and is securing good results. Mr. Roadcap can use his left hand better than many penman can their right hand.

W. J. Hamilton, Lynn, Mass., a grocery clerk, displays more than skill in penmanship, and will some day possibly be one of our finest penmen.

Jesse J. Douglas, who is conducting the Douglas School of Penmanship by correspondence at Stevens, Texas, is creating quite a lot of interest in the South through vigorous advertising and good work. The school is prospering and has a good outlook for the future.

C. A. Harwich, Supervisor of Penmanship in the Hancock, Michigan, public schools, sent the **Business Educator** twenty-seven subscriptions. He has a high school class of thirty-two students, and supervises the work of fifteen hundred students in the grades. He reports the work progressing very nicely.

Miss Blanche Lloyd, supervisor of writing, Homestead, Fla., in a letter to us demonstrates that men are not the only ones who can write skillfully and in a practical manner, for her letter is written with more skill than the average letter received from teachers.



EASY TO GET STARTED

WHEN the teacher starts his pupil in **Churchill Shorthand**, he can show him that each letter is the same as certain parts of the letter in longhand. For instance, T is the first letter learned, and it resembles the cross for the longhand T. The student grasps from the start the meaning of the characters, and his study is at once interesting and certain. He has made every stroke thousands of times in his ordinary writing, which fact lends confidence, and the result is enthusiasm and satisfactory progress.

CHURCHILL

SHORTHAND

has many points of superiority over any other system. It is the only system where every stroke is taken directly from the same letter in the longhand writing. The scientific alphabet gives graceful and speed giving outlines. It frees the system of an endless number of contractions, prefixes, suffixes and the like. It allows body to be given the words so that they are easily read. Notwithstanding this fullness of outline it is short enough so that it can be rapidly written. In fact there is no other system that can be written faster. Speed is one of the main assets of the system.

Every teacher should have a copy of the new book. A card will bring full information. **Write today.**

GEORGE T. CHURCHILL, Publisher
Chicago Heights, Ill.

Be an Expert Accountant

BE ONE OF THE FUTURE'S BIG MEN

The Dean of Our School

H. WINFIELD WRIGHT, LL. B., C. P. A.

General Practitioner and University Lecturer will prepare you for the C. P. A. examinations in any state and to practice this new and paying profession. There are fewer than 2000 Certified Public Accountants in the entire United States. Their incomes range from \$2,000 to \$20,000 per annum.

COURSES:

General Accounting and Systematizing
Cost Accounting
Auditing and Special Investigations
Business Management
Business Law
Advanced Bookkeeping

Tear out this announcement, write your name and address on the margin and mail **TODAY**. If interested in your future, you will find our response **SANE, LOGICAL AND CONVINCING.**

Wright Extension School of Accountancy

922 Spruce Street

PHILADELPHIA, PA.

High - Grade Teachers Wanted

BEFORE September 1st the members of this Association will need from a hundred to a hundred and fifty new teachers—good teachers who can adapt themselves to the requirements of good schools.

Applications should be filed early with full history, salary expected, and small photograph. Inexperienced applicants must furnish evidence of fitness to teach.



The Emblem
of the
Efficient School

National Association
— OF —
Accredited Commercial Schools

DES MOINES,
IOWA

or

JAMESTOWN,
N. Y.



The Emblem
of the
Efficient School

Messrs. Zaner and Blocher,
Columbus,
115 North High
Ohio.

By D. E. Knowles, Hughes High School, Cincinnati, O.

FOR SALE Whole or half interest in a small, but paying business school. Opportunity for development. Address Eastern, care BUSINESS EDUCATOR, Columbus, O.

FOR SALE

WELL established business college, exclusive territory, A-1 equipment, sacrifice price if taken on or before June 15th. Owner made good money, prospects better than ever. Healthy climate. Will tell you my reasons for leaving when you write. Good terms to good school man. Lifetime chance. Address

S. C. P., care Business Educator, Columbus, Ohio

FINE opening in rapidly growing business college in Chicago suburb for man with initiative to manage and build up commercial department. Salary or interest in business. Write fully.

I. B. P., care Business Educator, Columbus, O.

PENMAN

Live wire—experienced in commercial work—specialized in penmanship. Open for engagement in the west. Good reasons for making change. Good references.

ADDRESS:

WEST, care of Business Educator, Columbus, O.

OWN A GOOD SCHOOL

FOR SALE Business School, Eastern City 20,000, 40,000 more to draw from. No competition. Good reputation. Well advertised. Established by present management. Do not answer this unless you have cash and really mean business. A good investment for a High School teacher. Sale to close up an estate. Price reasonable. Address C. M. A., care Business Educator, Columbus, O.

FOR SALE

Business College in Middle West. Splendidly equipped. Large territory from which to draw students. This is a high class school and will be sold only to a man of capital and ability. Address X, care of Business Educator, Columbus, Ohio.

WANTED A MAN.

A good school in Central States enrolling 600 students yearly is in need of an unusual young man. Extended experience is not required. College graduation or at least two years college work and graduation from high grade private school is required.

He should be able to teach Spoken and Written Language, Arithmetic, Penmanship and Bookkeeping. Position open in June or September.

Make application in own writing, enclosing recent photograph, and a short article on "The Place of the Private School".

Purpose, care Business Educator, Columbus, O.

WANTED A Business College. If you want to sell your school, write N. O. W., care of BUSINESS EDUCATOR, Columbus, Ohio.

FOR SALE

A very desirable school, splendid locality, with great chances for a big attendance the next school year. This is our best year. Good reasons for selling. If you want a good school and have the cash to invest, come on. A. B. C., care Business Educator, Columbus, Ohio.

FOR SALE Cheap, to a quick buyer, profitable business college in Central New York. Health failing. Address Central, care BUSINESS EDUCATOR, Columbus, O.

COMMERCIAL TEACHERS WANTED

For Public Schools, Private Schools and Colleges. Largest Agency in the West. FREE REGISTRATION TO Commercial Graduates.

ROCKY MT. TEACHERS'
AGENCY, EMPIRE BLDG., DENVER, COLO.

WE ARE IN NEED Of hundreds of teachers for positions in the west, and operate in all states west of the Mississippi River. Write for FREE YEAR BOOK, information, etc.

WASHINGTON TEACHER'S AGENCY, Elfrida, Arizona and Los Angeles, Calif.



FISK
TEACHERS'
AGENCY, Chicago

Register Now For Spring and Fall. Roads to the best positions and the best teachers radiate from this center—the largest and best equipped agency in the United States. National in scope. 28 East Jackson Boulevard, Chicago, Illinois. Boston New York Birmingham Denver Portland Berkeley Los Angeles

Thurston Teachers' Agency

Short Contract. Guaranteed Service. Write for our Free Booklet—How to Apply. 26th Year
E. R. NICHOLS, Mgr. 224 S. Mich. Ave. CHICAGO, ILL.

CLARK'S

FOR A SINGLE FEE YOU JOIN ALL OFFICES

CHICAGO STEINWAY HALL
NEW YORK FLAT IRON BLDG.
JACKSONVILLE, FLA. U. S. TRUST BLDG.
BALTIMORE MUNSEY BLDG.
CHATTANOOGA, TENN. TEMPLE COURT
KANSAS CITY, MO. NEW YORK LIFE BLDG.
SPOKANE, WASH. CHAMBER OF COMMERCE BLDG.

WANTED An experienced teacher and salesman

To represent an established line of commercial texts in territory West of the Mississippi River. Address. Salesman, care Business Educator, Columbus, Ohio.

Training School for Commercial Teachers

Your advancement as a commercial teacher depends upon the breadth of your preparation. Make your plans to attend the Rochester Business Institute Summer School Training Classes in subject matter and methods for commercial teachers, July second to August first.

For review work or advanced instruction in subject matter you can enter in April, May or June.

Send for a copy of our teachers' bulletin. Address

ROCHESTER BUSINESS INSTITUTE Rochester, N. Y.



BUSINESS OPPORTUNITY

FOR SALE—Completely equipped school, Steno. and Commercial, centrally located. California city 40,000. Inventory price. Ill. health reason. Address "EQUIPPED", care Business Educator, Columbus, D.

WANTED to purchase a commercial school. Must be a good one.

Address, J. C. L., care Business Educator Columbus, Ohio

FOR SALE

A Business and Normal School in a fine Western City. No competition in 150 miles. 200,000 population in district. Low rent. Community very prosperous. Well established Day and Night School. Small payment will handle. Address

B. & N.

Care Business Educator, Columbus, Ohio

KELLOGG'S AGENCY,

31 Union Square, N. Y., has many calls for commercial teachers who are high school graduates, or better, and who can qualify for high school positions and teach at least these four subjects: shorthand, typewriting, penmanship and bookkeeping. Write a complete letter about yourself enclosing photograph and recommendations. Some place now vacant may suit you exactly. There is no charge for registration. Do it Now.

THE ALBERT TEACHERS' AGENCY

Established 1885
623 S. Wabash Ave., CHICAGO, ILLINOIS
Western Office: Spokane, Washington

Special Department for Teachers of
Penmanship, Commercial Branches.
ALSO SPECIAL TERMS.

SEPTEMBER CALLS ARE COMING FAST

IF you are a commercial teacher and desire to get in the front line for a better position next

fall, use our
EFFICIENCY BUREAU

Membership Free. September calls are now coming in. Ask for blank.

IF you are a school principal and expect to need a competent teacher, you should get into the

field early. Use our
COMSTOCK INSTITUTE

PLAINFIELD, N. J.

EFFICIENCY BUREAU
Many of the best schools are our clients. Write us.

Commercial Teacher Wanted

Next year, we will want two new Principals and several high-grade commercial teachers, both bookkeeping and shorthand. We desire to get in touch with teachers early in the season looking forward to employment next year. Write us at the Executive Offices of Brown's 22 Business Colleges, Sixth floor of the Title Guaranty Building, St. Louis, Mo. PECK & READ.

POSITIONS FOR COMMERCIAL TEACHERS

Never was the demand so great. We can help you secure a position or a promotion.

BUSINESS COLLEGES FOR SALE

Good ones—money makers—bargains. Would you buy or sell?

Write us what you want, ask for our free literature

Co-operative Instructor's Ass'n, Marion, Indiana

The Pratt Teachers' Agency

TO FIFTH AVENUE, NEW YORK

Recommends college and normal graduates, specialists, and other teachers to colleges and schools.

The agency receives many calls for commercial teachers from public and private schools and business colleges.

WM. O. PRATT, MANAGER

Commercial Teacher Wanted

COMPETENT commercial teacher, young man, wanted September 1st by well-known private school in middle west; must be able to properly teach Rowe's B. and A., plain business writing and arithmetic; permanent employment, wages \$1200 to start; best of references required. Address "Commercial Teacher" care of Business Educator, Columbus, Ohio.

COMMERCIAL TEACHERS

You will find a large offering of collegiate courses in Stenography, Typewriting, Accounting, Methods of Teaching Commercial Subjects, Business English, Commercial Spanish, Vocational Psychology, Vocational Guidance, Industrial Geography, etc., in the

SUMMER TERM

University of Pittsburgh

July 2 to August 25, 1917

Over 200 courses in Education, Economics, Music, Domestic Science, Fine and Industrial Arts, Physical Education, Clinical Psychology, and all Collegiate Subjects.

Daily Lectures and Conferences by Famous Educators.

For Bulletin address

The Registrar, UNIVERSITY OF PITTSBURGH

NORTHWESTERN TEACHERS' AGENCY

Largest in the West—For the Entire West Only, and Alaska

Home Office - BOISE, IDAHO

Progressive—Aggressive—Your best medium to secure a Western position. Write immediately for Free Circular.

143 High School Openings for September!!

3-9-17. Within the past fifteen days we have received one hundred and forty-three personal calls for high school commercial teachers. College graduates are especially in demand. Does it not seem that we are in a position to serve you effectively? Prompt, personal, and efficient service is assured!

CONTINENTAL TEACHERS' AGENCY

BOWLING GREEN

(INC.)

KENTUCKY

\$93,000

This is written March 1. On our books today are calls for teachers totaling \$93,000.

They represent every kind of school and almost every part of the country. Most of them are for September, altho the new season cannot be said to open really before April 1. May we help you as we are helping scores of others?

The NATIONAL COMMERCIAL TEACHERS' AGENCY

A Specialty by a Specialist

E. E. GAYLORD, Mgr.

PROSPECT HILL, BEVERLY, MASS.

GOOD
POSITIONS
FOR GOOD
COMMERCIAL
TEACHERS
OUR
SPECIALTY

One Man! Two Women!

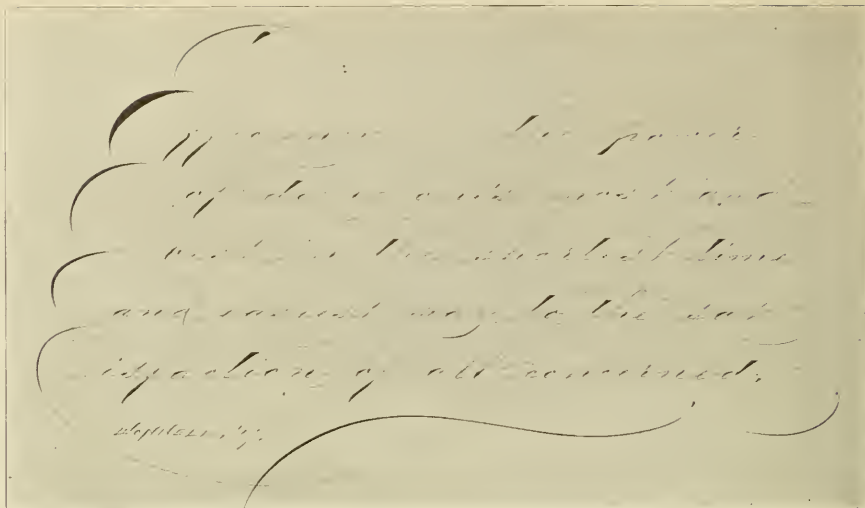
The president of a great State Normal writes that he needs three commercial teachers for next year—one man, (a good penman) and two women. Salaries \$1000 to \$1800. Other good openings coming to us from all parts of the country. If available for a better position we should hear from you NOW. No agency in ALL AMERICA is prepared to give you better service.



THE SPECIALISTS' EDUCATIONAL BUREAU

ROBERT A. GRANT, Mgr.

316-17-18 Nicholas Bldg., ST. LOUIS, MO.



Skillful and attractive ornate penmanship by A. M. Wonnell, the genial penmanship instructor of the Hughes High School, Cincinnati, Ohio.

The past year has seen quite a number of persons develop into fine penmen. One of the fines is Mr. G. D. Grisct, supervisor of writing in the public schools of Houghton, Mich. It is always a pleasure to read his letters because of the excellent penmanship and good English. The B. E. readers can, no doubt, expect to see some of his work engraved and published soon.

A letter written in a strong, practical hand has been received from Miss Lila G. Harrington, Supervisor of Writing, Owosso, Michigan, Public Schools. Enclosed were specimens from some of her teachers who are taking a great deal of interest in writing and are securing excellent results. Miss Harrington, after taking work in the Ferris Institute, Big Rapids, Michigan, attended the Zanerian College and specialized in penmanship and methods.

BE PROGRESSIVE by PATRONIZING & PROMOTING THE B.E.

WANTED!

POSITION as manager of first-class business college. Would consider part ownership in a good school. I am a university graduate with seven years experience as principal of a large high school. Address

P. A. L., care Business Educator, Columbus, O.

OPPORTUNITY

or situation wanted by versatile penman and engrossing artist. Have had exceptional training. Ten years with my uncle, W. E. Dennis. Three years with A. N. Palmer. I have \$2,000 worth of illuminated specimens.

HOWARD E. MILES, 49 Federal St., Boston, Mass.

A. E. Smith, Supervisor of Writing in the Scranton, Pa., Public Schools, and brother of S. O. Smith, teacher in the Commercial High School of Springfield, Mass., is securing fine results from his pupils in the grades. Fifty-six recently won certificates of Proficiency in Penmanship. The Smith boys are up-to-date teachers and skillful penmen.

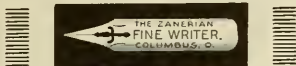
A recent letter from Mr. A. J. Cadman, Principal of the Windsor, Ont., Business College, contained the sad information that his son and partner, Mr. V. E. Cadman, died December 28th last of pneumonia in a hospital in France. The immediate cause was pneumonia which was the result of depleted vitality from exceptional service at the front. He was a favorite with officers, men and nurses, and achieved an enviable reputation as a man of ability and the broadest sympathy. He was many-sided in his talents and sympathies.



This is a picture of the Summer School of the Bowling Green Business College, Bowling Green, Ky., which Institution has just received the endorsement of a second appointment as the National Official Training School for commercial teachers. Its free literature will be mailed to any who desire it. The school is now receiving four to seven times as many calls for its finished product as it can supply.



ZANERIAN FINE WRITER PEN



THIS pen is the best made for fine penmanship such as ornamental writing, roundhand, flourishing and all other styles of writing containing delicate, graceful, light lines and bold, dashy shades. The finest penmen use it and recommend it. One gross \$1.00, one-fourth gross 25c, one dozen 12c.

OTHER ZANERIAN PENS

Zanerian Ideal Pen

Good for unshaded business writing, or shaded ornamental writing.

Zanerian Business Pen

A fairly course, but smooth business pen.

Zanerian Medial Pen

Medium pointed business writer.

Zanerian Standard Pen

Smooth medium point.

Zanerian Falcon Pen

Fairly fine pointed business writer.

All of these five pens are good for business or school purposes. One gross 75c, one-fourth gross 25c, one dozen 10c. Special prices in quantities.

ZANER & BLOSER COMPANY

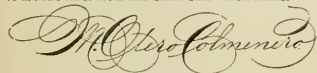
Penmanship Specialists

COLUMBUS, OHIO

A list of eighty subscriptions was recently received from R. M. Conner, Commercial Teacher in the Sioux City, Iowa, High School. We also had the pleasure of granting certificates to a number of his pupils. Mr. Conner writes a strong business hand, and is securing results which are worth while.

"You are the Leading Peoman of Porto Rico"

says Zaner & Bloser Co., and they do not err. Send me 25 cts. in postage stamps and have the proof—One dozen of artistic cards from this Uncle Sam's little island.



"The Porto Rican Penman"

P. O. Box 486 SAN JUAN, PORTO RICO

DO YOU WRITE WELL ENOUGH

To meet the requirements of a first-class Business House? If not then let me add hundreds of dollars to your earning capacity at a trifling cost to you. I Give Lessons by Mail at a trifling expense. Send for Circular.

D. B. JONES

R. 3, PADUCAH, KY.

IF YOU HAVE

Diplomas to Fill

or Engraving to do, write SCHMIDT for prices. Send 25c for Fifteen Cards and other specimens. Address

W. A. SCHMIDT, Rocky Mount, N. C.

Mr. H. E. Perrin, Sunnyside, Wn., is a penman of much more than average ability, as shown by a set of capitals recently received. He has been a friend of the B. E. for many years and has sent some fine work from time to time.

CARDS — FOR CARD WRITERS

Blank, Comic, Bird and Lodge. 6 New Penflourished Post Cards 10 cts. 100 printed name cards and leatherette case 50 cts. Agents wanted for printed name cards. Card writers' manual and sample cards 4 cts. W. McBE 3 Hawthorne Ave., West View Borough, Pittsburgh, Pa.



A SOUVENIR OF ABRAHAM LINCOLN

An oblique penholder made by hand of red cedar that came off of Lincoln's old home in Kentucky. It is perfectly and scientifically adjusted; has the long stem and small round grasp; length, 9 inches. Sample by mail 35c, six for \$1.50.

E. F. RICHARDSON, Buffalo, Kentucky



This bold yet delicate specimen is from the pen of A. W. Dakin, Syracuse, N. Y., who, for nearly a third of a century has been one of America's most skillful ornamental penmen.

University Courses in GREGG SHORTHAND

SUMMER SESSION

The following institutions have announced courses in Gregg Shorthand during their Summer Sessions:

NEW YORK UNIVERSITY	New York City
UNIVERSITY OF CALIFORNIA	Berkeley, Cal.
COLUMBIA UNIVERSITY	New York City
UNIVERSITY OF PITTSBURGH	Pittsburgh, Pa.
UNIVERSITY OF VIRGINIA	University, Va.
VALPARAISO UNIVERSITY	Valparaiso, Ind.
NEW MEXICO UNIVERSITY	Las Vegas, N. M.
SIMMONS COLLEGE	Boston, Mass.
ADELPHI COLLEGE	Brooklyn, N. Y.
NORMAL UNIVERSITY	Normal, Ill.
STATE NORMAL SCHOOL	Whitewater, Wis.
ROCHESTER BUSINESS INSTITUTE	Rochester, N. Y.
BAY PATH INSTITUTE	Springfield, Mass.
BOWLING GREEN BUS. UNIVERSITY	Bowling Green, Ky.
GEM CITY BUSINESS COLLEGE	Quincy, Ill.

Teachers who desire to prepare themselves for giving instruction in Gregg Shorthand should write to the college in which you are interested for bulletin and rates.

THE GREGG PUBLISHING COMPANY

NEW YORK

CHICAGO

SAN FRANCISCO

We hereby acknowledge receipt of specimens of business and ornamental writing and written cards from Miss Julian B. Ray, Stilesville, Ind., Leslie E. Jones, Elbridge, N. Y., and R. M. Elmore, Darlington, Ind.

CARD WRITING

FOR 25c I WILL WRITE YOUR NAME on 15 best bristol cards, and with each order will give free a beautiful identification card-case. Satisfaction guaranteed or money refunded. JOHN J. CONWAY, 122 Putnam Avenue, Brooklyn, N. Y.



SUMMER UNIVERSITY COURSES FOR COMMERCIAL TEACHERS

All courses count toward the degree, Bachelor of Science in Economics, recognized everywhere as the best degree for commercial teachers. Liberal credit granted for work completed in other accredited institutions. Specialized training for teaching commercial subjects in high schools, junior high schools and commercial colleges. Department occupies fourth, fifth and sixth floor of a modern office building in the heart of the financial district of Pittsburgh, the greatest industrial center of the world. Near all cars and stations. Best facilities and instruction obtainable. Many subjects. Six weeks term beginning July 9th. Details on request.

School of Accounts, Finance and Commerce of Duquesne University

W. H. WALKER, LL. D., Dean

323 Fourth Ave., PITTSBURGH, PA.

F. B. Bryant, Supt. of Kent, Ohio, Public Schools, is giving one Zaner Method Penholder to each pupil who uses a free arm movement. This is a good way to stimulate greater effort in writing. Supt. Bryant is securing good results this year, but hopes to do still better next year.

Mr. J. D. Rice, principal of the Commercial and Pen Art departments of

the Chillicothe, Mo., Business College, is developing some very good business writers. A number of his students won B. E. certificates. One young lady, Miss Allen, is working for our Professional Certificate.

James D. Todd, teacher of penmanship in the Western High School, Salt Lake City, Utah, sends the Business Educator a great many subscriptions

from time to time. His letters are always well written in a strong business hand.

Mr. T. S. Banta writes: "This year I am teaching the fifth grade and supervising writing in the grades of the Linden, Indiana, consolidated school. The inspiring work I received in the Zanerian has helped me greatly as has also the work in the Business Educator."



I will mail you zinc etching of one of the finest sets of ornamental capitals ever sent out by any penman. They are large size, with border, on heavy, first class paper, 10, by 14 inches and suitable for framing. Price 20c each with 20% discount on lots of one half dozen or more.

A smaller size of the same caps on same paper, 8 1/2 by 11, at 10c straight. Your money back without question if you are not perfectly satisfied. Every young penman especially should have this set for study and comparison.



Sunnyside, Wash.

Free to Business Educators

A Copy of POSTAGE Free to You

DO you want to be able to teach your students the Newest, Sanest, Most Resultful methods of letter writing? Do you want them to know how to write letters that land orders, build business, that give them a better salary at the very start? Do you want them to go out into the commercial world better equipped in business letter SENSE, so that you gain the larger credit?

Do you want them to benefit by the teachings of the most successful business letter experts, correspondence chiefs in giant industries, world-famed advertising authorities?

Do you want them to know how to compile mailing lists, how to write folders, advertising leaflets, booklets and the like?

Do you want to know how to make your own catalogs, mailings, your own advertising efforts more effective.

Then send for your FREE copy of POSTAGE, the magazine of business correspondence and direct mail advertising. It is the official organ of the mail advertising department of the Associated Ad-Clubs and is a beautifully printed magazine with large 9 x 12 inch pages, carrying many handsome illustrations of successful mailings. Edited by Louis Victor Eyttinge, aided by a staff of noted business experts. Every issue contains at least three articles on business correspondence written by wonder-working word-wizards. Three Dollars a year is all it costs, but a copy will be sent you on request.

Write on your Letterhead.

Postage Publishing Association,
Haverhill, Massachusetts

"The foundation of all true virtue and worth consists in the ability to cross one's inclinations and follow the dictates of reason."

Written by Miss Margaret Ebert, supervisor of penmanship, Sapulpa, Okla., public schools. Miss Ebert is one of the few ladies who has become quite skillful. We would like to see more good work from other ladies of the profession.

L. MADARASZ

used NONESUCH INK for writing many of his Scrapbook specimens. If you are not using Nonesuch or Satin Gloss ink you are missing a great pleasure. A large 4oz. bottle of either kind sent for 50 cts. postpaid.
A beautiful Scrapbook specimen, in colors, sent free with a dollar order for ink. Send stamp for sample cards executed with my different inks.

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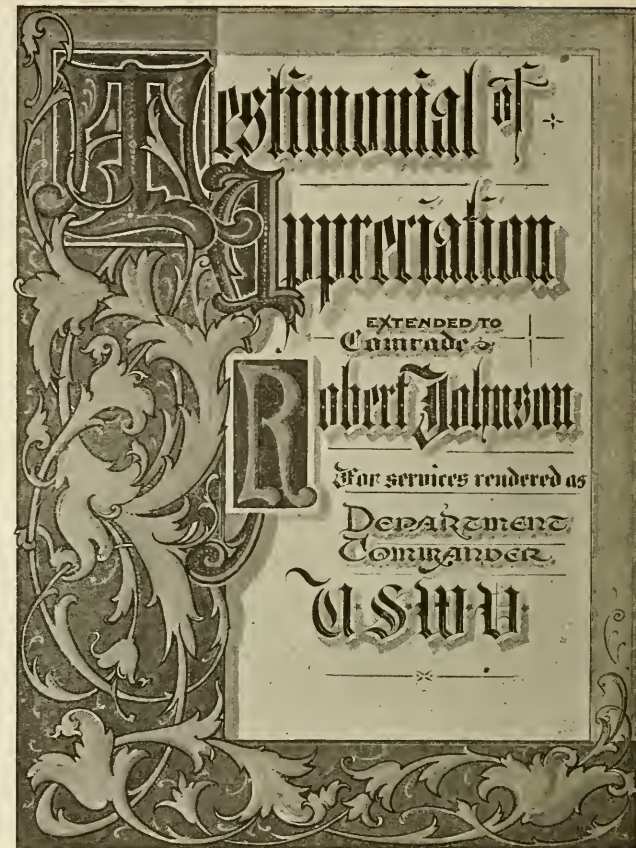
Size of an average album is about 7x10. Leather covers cost from \$3.50 upwards. Sheepskin can also be used for covers tied with narrow ribbon. Cut paper so each sheet folded will make four pages.

Whatman's paper is best. The Outfit for albums as cardboards will not fold without breaking. Red sable brushes, Nos. 5 and 7, and some smaller sizes, will be found very useful for the more delicate touches. Vermilion, Payne's gray, Prussian blue, Crimson Lake, Orange, Chinese white and a pan of water color gold. A water color box can be obtained at prices ranging from one dollar upwards.

First make a rough sketch of design, aiming only for general effect and balance of the design. Next follow with a detail drawing, giving critical attention to initials "T," "A" and "R," and scroll work. The scroll work will demand much study before a pleasing, graceful style can be mastered. Aim for bold, graceful curves, and proper arrangement of masses. Use a 4-H hard pencil on your detail drawing.

Mix Prussian blue, Illuminating Payne's gray and Chinese white with considerable body and of sufficient quantity to complete the principle washes. The light tones were obtained by thin washes of the same color. Wash in border using a thin wash of gray, aiming for evenness in the tone. Carry this wash over scroll work leaving panel for initial "T." After this wash is thoroughly dry, add the background which must be uniform in tone. Note carefully the treatment of light and shade in scroll work. Aim to combine delicacy and strength in these washes. A delicate hue was obtained by a few touches of Crimson Lake and Chinese white. Be sure to use a generous quantity of white in all washes, as proper tone quality cannot be obtained by transparent color.

Initials "T" and "A" in shades of red, with gold background. "R" in shades of gray on gold ground, and "J" in red. Use Vermilion, Crimson Lake and White for red. When color becomes thoroughly dry out-



line initials and scroll work with a No. 5 Soennecken pen and waterproof ink, to give your color work strength and character.

Use care in outlining not to lose the fullness in curves. Your scroll work will be a failure unless the curves are bold and symmetrical. Note carefully the relative size of the lettering and aim for regular size and spacing. The dots were added last with Chinese white in a common pen.

Underscore lines with red, and add little touches here and there according to your best taste and judgment. Always be sure, however, that these little touches enhance the artistic effect of your work.

The other pages of the album may be similar in design but less elaborate. Illuminated work commands the highest prices in the large cities.

Give this lesson your best attention and let us see the result.

BOOK REVIEWS

Our readers are interested in books of merit, but especially in books of interest and value to commercial teachers, including books of special educational value and books on business subjects. All such books will be briefly reviewed in these columns, the object being to give sufficient description of each to enable our readers to determine its value.

Stenographic Civil Service Tests.

By Albert C. Graw, 732-B, Schiller Bldg., Chicago, Ill. Paper cover 44 pages; 75c per part.

The volumes are prepared to acquaint stenographers with the tests given by cities, counties, states, and national government according to civil service requirements.

Part I is for stenographers and contains no shorthand, but gives actual examinations, including Spelling, Typewriting, etc.

Part II gives in Pitman's Short-hand the dictated matter in Part I; also Method of Study and How to Prepare for Civil Service tests.



The helpful hints and practical suggestions are of value, not only for persons qualifying for civil service, but of value as well to teachers and individual use.

Retail Accounting and Store Management. By J. C. Walker. South-Western Publishing Co., Cincinnati, O. Cloth, 91 pages, illustrated.

The author is well and widely known to the commercial teaching fraternity. As implied in the title, the volume is a text on retail store management as well as on retail store accounting. The book treats many subjects interestingly rather than exhaustively.

Mechanical Aids, Cost of Doing Business, Store Leaks or Losses, Store Service, Advertising, Training Sales Help, Stock Turnovers, are some of the chapter headings which suggest the contents of the book.

The Psychology and Pedagogy of Reading. By Edmund Burke Huey, A. M., Ph. D. The MacMillan Company, New York. Cloth bound, 469 pages. Price, \$1.10.

The volume is of special value to teachers, containing as it does, much information upon the methods, mechanics, and history of reading.

Part One deals with the psychology of reading—the perception, interpretation, and rate of reading.

Part Two discusses the history of

reading and of reading methods and texts, and the evolution of the printed page.

Part Three is dedicated to the pedagogy of reading in which present day methods and texts in elementary reading are presented and discussed.

Part Four is devoted to the hygiene of reading—fatigue, typography, and elimination of waste in reading.

The introduction is dated 1907 and the copyright 1916, indicating that it was not published when written and as a consequence some of the latest methods are not indicated therein.

Food Fundamentals. By E. H. Bean, D. O. Published by the author, Columbus, O. Cloth, 195 pages. Price \$1.35.

The volume is one that is intended for the general public and not alone for physicians. It discusses Germs, Overeating, Appetite, Foods, Combinations, Mental Attitude, Etc., Etc., in a very frank, commonsense manner. It assails many old-time traditions and sets one to thinking—a wholesome thing in itself. And in these days of high cost of living, it is worth while to give thought to what one shall eat as well as wear.

In the early nineties Dr. Bean was a penman and commercial teacher—and a good one, too—who, because of failing health, took a course in Osteopathy, which he has followed successfully. But he is not a one-

school physician which accounts for this book on foods instead of "bones." We commend the spirit and most of the contents of the book—the rest we don't pretend to know or understand well enough to commend or condemn.

Winning Declamations—How to Speak Them, by Edwin DuBois Shurer. Lloyd Adams Noble, Publisher, 31 W. 15th St., New York City. Cloth, 303 pages. Price, \$1.25.

This book contains declamations from three to five minutes in length which the editor, as a teacher of public speaking, has been collecting and testing for a number of years. Practically every selection in this volume has been successfully tried out in class work and in public contests, hence the title of "Winning Declamations." Some specific suggestions as to the interpretation and delivery precede each selection.

There is an introductory treatise on delivery covering the essential matters pertaining to the technique of oral expression and public speaking. For teachers desiring a minimum of theory and maximum of practice, this book is well adapted for use, not alone as a reference book for selections, but also as a text-book for a beginners' class in speaking, or as an advanced reading-book for the seventh and eighth grades.

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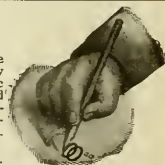
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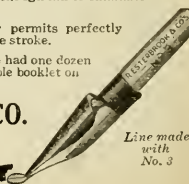
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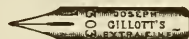
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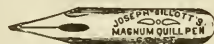
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without an intricate and tedious manual	2
of the so-called "rules" of shorthand	2
shorthand, though hampered by a	2
four way style, was formerly a	2
three way style, permits a very great	2
speed gain over the four way style.	2

Challenge Shorthand Manual, Pitman Graphic, \$1.25
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Outfit includes Opening Tests (given in 10 or 15 mins. for each subject, placing pupils in comparison with average grammar school graduates, high school graduates, and business office employees), blanket test in grammar covering all principles in 40 minutes, and Final Tests scientifically parallel with opening tests so as to get an accurate measure of progress for each pupil. When pupils and teachers KNOW what they are doing, they both work with an EFFICIENCY hitherto unknown, average classes advancing from 47% to 89% in punctuation in 10 hours, from 55% to 90% in spelling in thirty lessons, from 62% to 77% in grammar in twenty-five lessons, etc.

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80-100 WORDS PER MINUTE

Held in the New York High School of Commerce, January 24, 1917

Regular Isaac Pitman pupils had received 320 periods of instruction.

Regular Gregg pupils had received 400 periods of instruction.

Pupils marked "special" had received less periods of instruction than regular pupils.

All pupils listed below are regular pupils except where otherwise noted.

Isaac Pitman System

PUPIL	Term in School	Per Cent
Block	8	68
Daniels	8	80
Falkin	8	81
Feiner	8	22
Garfunkel	5	90
Greenspan	8	90
Goldman	7	35
Henry	8	75
Kleiner	8	67
Mendlowitz	8	95
Noloboff	7	50
Schwartz, L.	8	75
Shapiro	8	75
Yudelofsky	8	60
Baer (special)	7	60
Kaplinsky	8	93
Levy	7	62
Schwartz, M	7	60
Shaner	7	87
Wattenstein	7	82
Wohl	7	75

Summary

	Pitman	Gregg
Number taking examination,	21	38
Number receiving 60% or over,	18	17
Number receiving under 60%,	3	21
Percent of each group receiving 60% or over,	86	45
Percent of regular pupils receiving 60% or over,	79	35

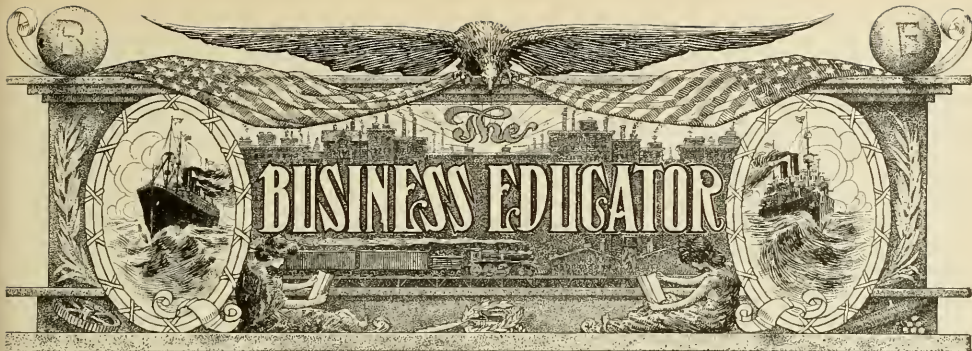
Gregg System

PUPIL	Term in School	Per Cent
Benzinger	6	27
Boxhorn	6	40
Brooks	6	52
Carduner	6	19
Chalaire	6	47
Cohen	6	60
Friedman	6	85
Kaminsky	6	81
Keese	6	79
Kirsch	6	60
Leggio	6	44
Leiner	5	60
Lipman	5	8
Markofsky	6	60
Navens	6	30
Pekarsky	6	0
Roberts	6	0
Rybeck	6	58
Rosenberg	5	88
Shultz	6	39
Stern	6	73
Stoupa	6	0
Spellun	6	33
Todes	6	81
Toordy	6	0
Tyson	6	0
Tillis	6	36
Vlock	5	0
Weinstein	5	69
Klausner (special)	?	39
Knight	?	55
Kurz	5	60
McKnight	?	90
Rosenbluh	?	0
Roven	6	86
Schneider	5	90
Shapiro	?	90
Speiser	6	95

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VOLUME XXII

COLUMBUS, OHIO, MAY, 1917

NUMBER IX

THE BUSINESS EDUCATOR

Entered at Columbus, O., Post Office as 2nd Class Matter

C. P. ZANER, - - - - Editor
E. W. BLOSER, - - Business Manager
ZANER & BLOSER, Publishers and Owners

Published monthly (except July and August) 118 N. High St., Columbus, O., as follows: Teachers' Professional Edition, \$1.00 a year; Students' Penmanship Edition, 75 cents a year (Foreign subscriptions 20 cents extra; Canadian subscriptions 10 cents extra).

Remittances should be made by Money Order or Bank Draft, or by currency at sender's risk. Stamps accepted.

Two Editions. The Teachers' Professional Edition contains 40 pages, 8 pages of which are devoted to Accounting, Finance, Mathematics, English, Law, Typewriting, Advertising, Conventions, etc., and Departments specially suited to the needs of teachers, principals and proprietors.

The Students' Penmanship Edition contains 32 pages and is the same as the Professional Edition, less the 8 pages devoted to commercial subjects. This edition is specially suited to students in Commercial, Public and Private schools, and contains all of the Penmanship, Engraving, Pen Art, and Lesson features of the Professional Edition.

The Business Educator is devoted to the progressive and practical interests of Business Education and Penmanship. It purposes to inspire and instruct both pupil and teacher, and to further the interests of those engaged in the work, in private as well as in public institutions of commercial education.

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Advertising Rates furnished upon application. The BUSINESS EDUCATOR is purchased and read by the most intelligent and well-to-do among those interested in business education and penmanship in the United States, Canada, England, and nearly every country on the globe. It circulates, not alone among business college proprietors, teachers and pupils, but also among principals of commercial departments of High and Normal Schools and Colleges, as well as among office workers, home students, etc.

Rates to Teachers, Agents, and Club Raisers sent upon application. Write for them when you are in a position to send few or many subscriptions. Sample copies furnished to assist in securing subscriptions.

MEASURING HANDWRITING

Some things are measured by rule; some are weighed in the balance; some are rated by money; some are valued by time; some are determined by effort; some are judged by sight; some are felt by intuition; some are sensed by service. Products, results, acts, motives, are all a part and parcel of Handwriting and therefore no one rule or process can determine its worth. Being the product of the human mind and the result of animal mechanics, it is subject to greater variation than the products and results of pure mechanics. As a consequence, human judgment, based upon experience, training, and natural insight are necessary to value rightly handwriting.

The questions:

How does it read?

How fast is it?

How does it look?

center thought upon the three chief essentials of handwriting—Legibility, Speed, and Appearance.

WHAT AND WHEN

Handwriting Extremes as promoted a generation ago in the Spencerian, a decade later in the Vertical, and today in Muscular Movement, illustrate the tendency to over-estimate form on the one hand and manner on the other hand.

The Business Journal OF NEW YORK CITY

Formerly The Pennmans' Art Journal

the oldest and for many years the foremost journal of its kind, transferred in August, 1916, its good will and subscriptions to

The Business Educator COLUMBUS, OHIO

The merging of the two magazines makes the Business Educator the most influential periodical of its kind published today. It is the aim of the publishers to make of it a positive factor in the betterment of business education.

Whereas, Good Writing Instruction is a combination of showing and telling; a union of Form with Movement; a happy co-ordination of formal training and learning through writing; and a recognition of child limitation and adult capacity and need.

Therefore Resolved, That in this day of complexity, intensity, and variety, handwriting instruction needs to be so timed and focused as to emphasize the right thing in the right way at the right time as follows:

Health, Language, Form, and Habits in the First and Second Grades.

Position, Movement, Legibility and Rhythm in the Third and Fourth Grades, and

Form, Movement and Quality in the Fifth and Sixth Grades which, under skilled instruction, concludes the formal writing lesson drills.

BACK NUMBER OF THE BUSINESS EDUCATOR

We have on hand a few complete sets of THE BUSINESS EDUCATOR, both Students' and Professional Editions, beginning with the September number of 1912. Since we issue no July or August numbers there are ten journals to each year, or volume, beginning with September. These back numbers contain some very valuable material which cannot be secured elsewhere, and they will no doubt soon be exhausted. Persons desiring the ten copies of any one year from September, 1912, to the present should order without delay. For these journals we are charging no more than the regular subscription price, 75c per year for the Students' Penmanship Edition, and \$1.00 per year for the Teachers' Professional Edition; 10c extra to Canada, and 20c extra to foreign countries. Please do not ask us to break sets, since to do so would destroy the remainder of the set.

Do not forget that we can furnish you a binder for THE BUSINESS EDUCATOR for hut \$1.00, prepaid.

Is it practical? is it timely? is it progressive? are the questions which sift and determine the contents of each number of the B.E.

SIGNATURE DESIGN.

By Mary H. Booth, Oxford, Mass.

The Reflection of an Autograph.

You have a signature? Is it distinctive and clear, so written that the recipient can read without turning his eye to the printed name, or is it simply a combination of illegible angles and curves?

Style exists in handwriting (which may be copied and mechanical or natural and characteristic), and is equally reflective as dress.

Poor writers often adopt — very properly — a mechanical hand for the sake of legibility and the convenience of the recipient, which cannot be too highly commended, as we are all painfully familiar with the illegible signature — perhaps our own — that is duplicated by the printer's art to insure its recognition.

Few writers are aware that the autograph appended to the typewritten letters conveys more than the written name beyond guaranteeing the authenticity of the message; yet, the tracing of the signature without studied effort reveals not only his identity but salient points of character.

How? As the speaker looks into a multitude of faces he sees no two exactly alike, although counterparts in many respects; the flash of the eye, a twitch of the mouth, or the peculiar nose or chin stamps the individuality upon the face.

So with the handwriting. There are the general types, the combination and peculiarities which preclude any two being entirely similar, for as "the wise men say, there are no parallels in nature; that no one thing in the wide universe exactly matches any other one thing; that each cloud was different from every other cloud form; that no two leaves in form, color, or texture, lift the same faces to the sun on any of the million trees; that no wave on any beach curves and falls as any wave has curved and fallen before." (From F. Hopkins Smith, in "Peter.")

Thus if your autograph is individual, without mechanical outline, clearly and legibly traced with angular form or kindly curves, you may be proud of it as a reflection of the quality it represents.

If, however, your autograph is so illegible as to test the vision and

temper, then an analysis only will determine its component parts and secure a reflection of the temperamental impulse and moods of the writer.

If clearly and legibly traced with regular outline, then your correspondent may safely assume that a frank, open nature characterizes the writer.

Impulse, emotion, ardor and anger lend swiftness to the pen, inclining to rapid angular strokes, and unless a strong hand and will holds the brakes an illegible outline is the natural result, as seen in the handwriting of eminent men and women.

The diplomat who cleverly "conceals" his thoughts will naturally fail to make clear outlines with his pen, and the typewriter may well "supersede the pen" for such a writer, and the printer's art reveal his identity to his correspondents.

The autographs of our correspondents literally speak and lighten the pages with their reflective force to the observant and interested eye as seen through the magnifying glass.

The small, compressed autograph is found appended to the letters — and check — of the economist, and is a type of the conservative man or woman having the faculty of concentration dominant and ability for deep thought, scientific work, research, analysis, classification, etc.

The signature of scientists lean to the vertical whilst the slope predominates in the autographs of musicians and those whose emotions play an active part in the life and decisions.

Observe the rounded letters and large wide spreading autographs of the genial, generous and social youth, written with a prodigality of ink and paper.

The sloping autograph, whether of angular or rounded form, may be depended upon for devotion to principles and friends (if clearly and legibly traced with regular outline). It also reflects the emotional and sympathetic nature whose judgment is influenced by the heart as well as the head.

The elaborate autograph has many interpretations according to its character. If the exaggerated movement is combined with pronounced slope, it may reflect the artistic, musical tastes as found in the handwriting of the majority of eminent musicians.

If it is simply a pretentious scrawl, with no stability or strength of outline, it is more likely to represent the vain egotist, and a careful analysis of the writing in its entirety will help to discover the hidden impulse.

—From Stenographic and Phonographic World.

An autograph book, when combined with favorite quotations, is the best and most interesting material for the foundation of the autograph fad, and if we are fortunate enough to possess an old autograph album it will reveal treasures of thought and very interesting autographic reflections.

C. A. Rockwood, penman in the famous Eastman Business College, Poughkeepsie, New York, has favored the Business Educator with subscriptions for many years. His letters are always written in an easy, practical style, which are admired and appreciated by us. Mr. Rockwood is to be congratulated on being able to keep the penmanship of the Eastman College up to such a high standard for so many years.

Some of the best engraving we have received from a home student for some time has been received from Jules E. DuBarry, New York City, who states that he learned his engraving from the B. E. It is quite a pleasure to see a young man develop into a fine penman who does not have the opportunity to receive training in a penmanship school.

S. E. Van Derys, of San Juan, Porto Rico, is making great strides in his ornamental penmanship and business writing. He will undoubtedly win the Professional Certificate in a short time, which he is working for.

Miss Tillie Kindberg, supervisor of writing, Osage, Iowa, is securing good results in penmanship as shown by a roll of specimens received recently. Thirty of her pupils were granted Certificates. We are pleased to state that she was re-elected with a raise in salary for next year.

J. K. Kincaid, teacher in the Mueller School of Business, Cincinnati, Ohio, writes that he is securing excellent results with the aid of the Business Educator. Since last September fifty-four of his pupils have won B. E. Certificates. Mr. Kincaid is a teacher as well as a practical penman.

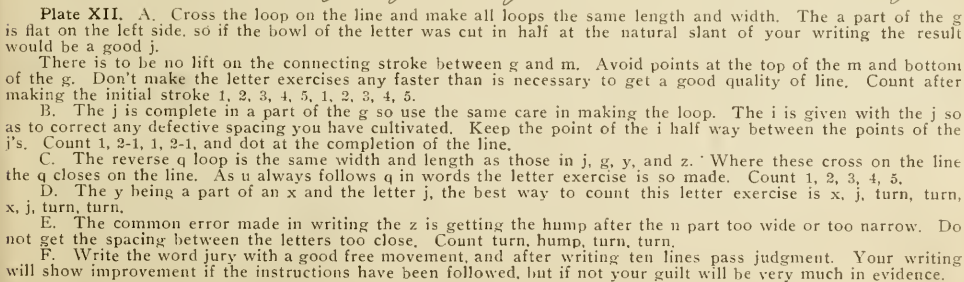
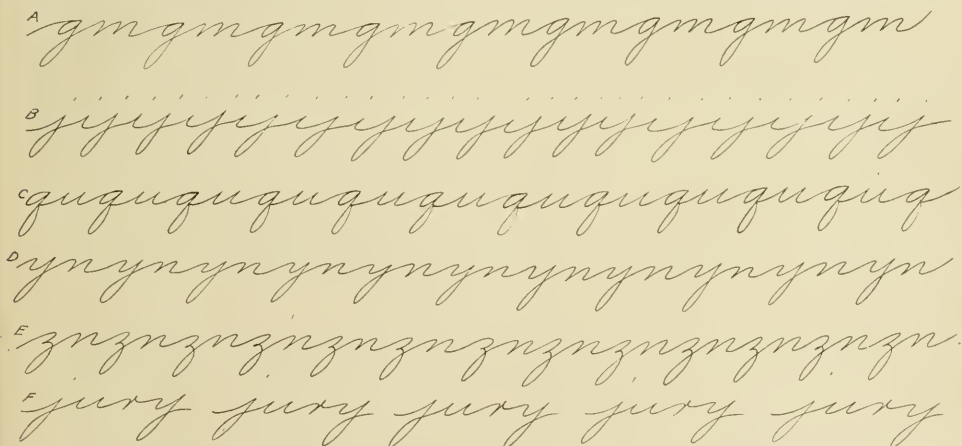
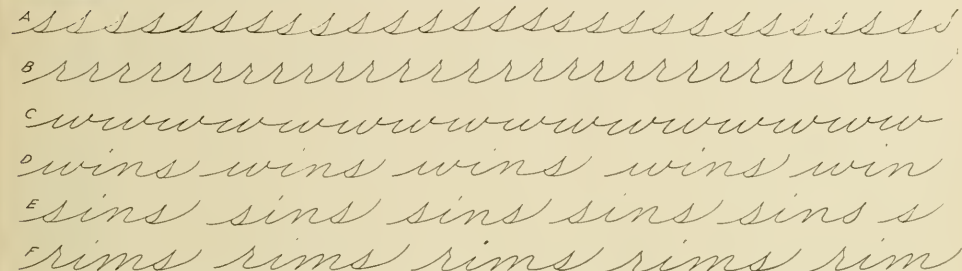
Penmanship Penman Phrasies Found in the B.E.



Practical Writing for Practical People

By C. SPENCER CHAMBERS
Director Commercial Education, Covington, Ky.

**Make sure your
Penmanship is easily
written, easily read
and sightly.**



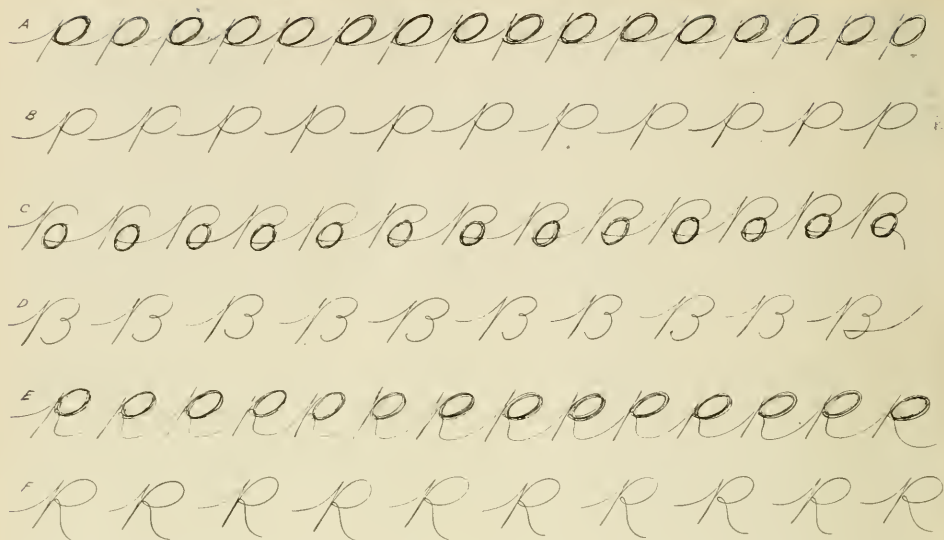


Plate XIII. A. Before attempting this exercise notice the slant of the oval and the distance between the individual exercises. Count, curving well the up stroke, up, down, 1, 2, 3, 4, 5, 6, 7, 8, 9, 10. Make not less than fifteen to a line. No finger action must be used.

B. The pen is not lifted at the base of the letter, but the down stroke is retraced, leaving the down stroke on the retrace half way up. No bowl of the letter is left open at the bottom.

C. Curve the upstroke on the count of one, lay the bowl of the letter horizontal on the second count and make the retraced at the bottom on the next eight counts. Draw a line touching both bowls of the letter on the right side and if it is the same slant as the first down stroke you are on the high road to success.

D. Make each letter look clear cut, as a photographer would say "snappy." Keep the loop in the center open but not too large.

E. Up, down, up, 4, 5, 6, 7, 8, 9, down, then on to the next R joining the letters all the way across the page. Keep in mind that spacing is important, also the color of the retraced oval.

F. In making the R it is a good idea to try to wrap the little loop around the down stroke to avoid making the letter too wide. Count it 1, 2, 3, 4.

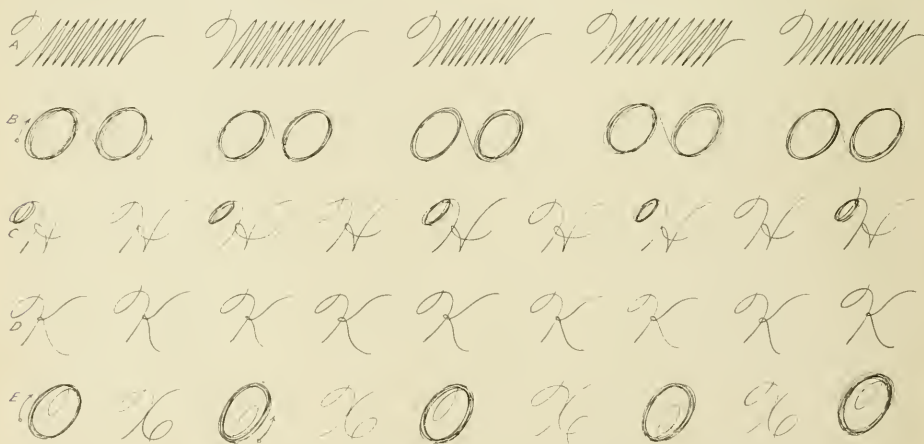


Plate XIV. A. Start with the much used loop, keeping it two-thirds wide, as tall and at the natural slant of your writing. You are now working in sharps. Avoid loops at the top and bottom. Count on the down strokes one hundred and thirty a minute. This must not be compact.



B. Going from an indirect to a direct oval requires much skill, and if you should be writing an angular hand give much time to this copy. Count from one to ten. When you have made a line draw a down stroke through each and see if the slant is uniform.

C. The top of the initial part of the H must not be made too angular; round it well. After counting 1, 2, 3, 4, 5, 6, using the sixth count for the down stroke, count 1, 2, 3, for the last part of the letter. The last long stroke is only curved half way down. The connecting loop should be opposite, in slant, to your down strokes.

D. K having the same initial form as the H will require more practice on the two compound strokes joined by a loop, wrapped around the first down stroke of the letter. The tendency is to make the first compound stroke too long and straight.

E. The small loop inside the retraced oval exercise is made first, and the five indirect ovals are then made. This is just opposite to the C exercise.

Try the X making the opening and closing loop the same size.

Make the direct retraced exercise finishing with a small loop. Review copy of B on this plate.



Lessons in

Practical Penmanship

C. E. DONER, Beverly, Mass.

Penman Eastern Massachusetts Normal Schools

It is time to send a specimen
of your work to the Business
Educator for a

B. E. Certificate.

Write for information.

S S S S S S S S S S S S
Spelling Sewing Singing Sentence

Specimen of plain business writing

Lesson 69. For the S count 1-2. Stop firmly on the count 2. Note how small letters are connected to the capitals in the words.

Make your writing plain and business-like by being careful in the formation of each letter, and write fluently.

G G G G G G G G G G G G G G
Gaining Geology Grammar Glad

Gaining a little day by day G

Lesson 70. For the G count 1-2-3-4, stopping firmly on the count 4. Study the formation of the letter and notice how the small letter is joined to the capital.

If the improvement in your writing day by day is what it ought to be, in course of eight to twelve months you will be writing a good business hand. Make sure of your efforts.

q q q q q q q q q q q q
qqqqqq qqqqqq qqqqqq qqqqqq
quinine quietly equine opaque

Glide the pen quietly and quickly.

Lesson 71. For the q count 1-2-3-4, curve. For the joined q's count 1-2-3-4, glide-1-2-3-4, glide-1-2-3-4, glide-1-2-3-4, glide-1-2-3-4, glide.

Glide the pen quietly and quickly as directed in this sentence. See how G and l are joined.



I I I I I I I I I I I I I
 Iowa Interest Illegibly Irving

Interest enlivens our daily work

Lesson 72. For the I count 1-2, 3, pausing firmly on the count 2 where there should be a point. Begin the I on the base line. Study the third and sixth letters. These are the best forms. Join the small letters to the capitals without lifting the pen.

Try to make your teaching and practice of writing interesting by bringing new ideas to your daily work. Avoid getting in a rut.

I I I I I I I I I I I I I
 January Justice Joining Joking

I. J. Inmann Mr. J. I. Joselyn, Jr.

Lesson 73. For the J count 1-2-3. Begin the letter a little below the base line. See that upward, downward and ending strokes come together on the line. Join small letters to capitals without lifting the pen.

Your name should also be practiced so that you will be able to write it well. It is said, we are known by the company we keep. You should be known by the way you write your name.

f f f f f f f f f f f f f
 fffffff fffffff fffffff fffffff
 famine famine famine famine
 Keep your point of view fresh.

Lesson 74. For the f count 1-2-3, curve. Pause on the count 3 as the lower loop is closed on the base line. For the joined f's count 1-2-3, 1-2-3, 1-2-3, 1-2-3, 1-2-3, curve. Try to write well from 15 to 18 words a minute.

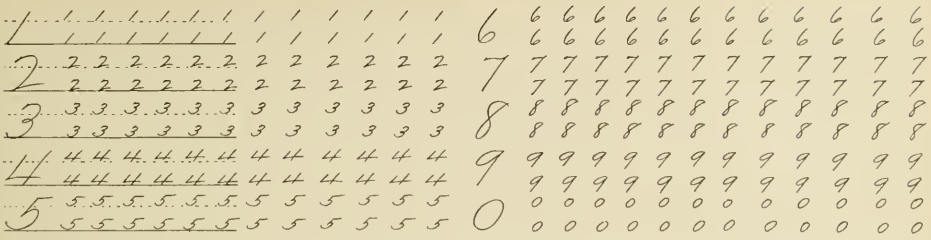
Bring to your daily work a new and fresh point of view. This keeps one from getting into a rut.

T T T T T T T T T T T T T
 Theme Fulfill Training Faith

Training in arm movement writing

Lesson 75. For the T count 1-2-3, finish, pausing on the count 3 as the angle at the left is made. For the F count 1-2-3, glide-dot. Do not join a small letter to the F. Joining a small letter to the T may be done without making your writing illegible. Other words like The, This, That, Those, They and Them should be practiced in connection with this lesson.

Train yourself to write a good arm movement hand. Thoughtful practice on this sentence will help you.

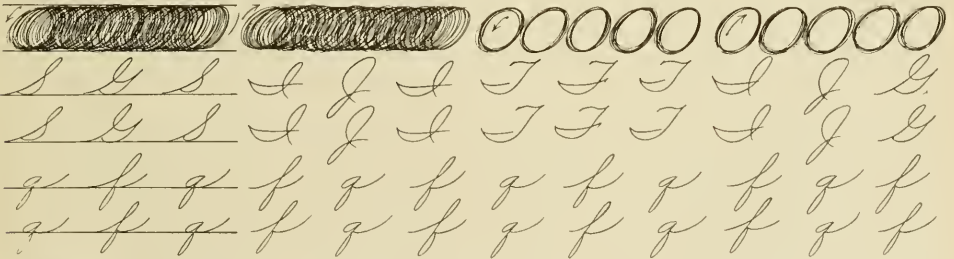


Lesson 76. Notice carefully the formation of the large figures. The small figures following the large ones should be written on the base line and in the middle of each space. This provides a splendid way of practicing figures when they must be written small and in a given space. Figures, being just as important as letters, should receive daily or weekly practice.

To keep in trim for fine work,
eat sparingly, breathe deeply—when
in the open—get a sufficient amount
of sleep, have a little fun, take
regular exercise, and do everything
possible to keep mind and body in
as perfect condition as possible.

Lesson 77. Paragraph writing calls for all the skill that you possess. Make a careful study of each letter and word, combination of certain letters, height, spacing, slant and the beginning and ending strokes. Good writing cannot be bought nor sold, but must be obtained by daily and conscientious practice. The advice in this paragraph is worth heeding.

It is often said that a good beginning means a good ending. If you start each day's practice well no doubt you will end well. Practice several lines of the sentence.



Lesson 78. A review lesson of all the letters practiced in Part Four. Do not slight this lesson.

The true test of character is joy; for
what we rejoice in that we love
and what we love that we are like.



EDITOR'S PAGE PENMANSHIP EDITION

**Our Policy: Better Writing Through
Improved Teaching and Methods.
Form with Freedom from the Start.**

HOW DOES IT READ?

HOW DOES IT LOOK?

HOW FAST IS IT?

These are fundamental questions in determining the value of a handwriting.

Is it legible? Is it read readily? Are all of the letters sufficiently well formed and spaced to make the words easily recognized.

Is it slightly? Does it attract or repel attention? Is it slovenly or neat? Is it regular or irregular?

How fast is it? Can enough be expressed and recorded in a given time to be profitable?

Legibility depends upon distinct angles and turns, loops, retraces, details or endings, spacing between letters, etc.

Sightliness depends upon uniformity in size, slant, and spacing; neatness; and graceful lines and symmetrical forms.

Speed depends upon mental awakens or quickness, skill, and training.

The worth of a hand writing is determined by these three factors—legibility, looks, and speed, and not by any one or two of them.

Oral speech is valued by its distinctness, pleasing qualities, and speed. Too little speed in speech makes it tiresome; too much haste, makes it doubtful. So in writing; there can be too much as well as too little speed.

The Business Education has always stood for all of the essentials of good writing and not merely for a few. Good writing is plain and easy; it serves commerce, literature, society; not merely the former as many think. The typewriter is serving commerce more than society. We need therefore social as well as commercial penmanship.

And to serve all classes and vocations writing needs to be plain, slightly, and rapid. And that is the kind most teachers of writing are promoting.

CHARTS, SCALES, STANDARDS

Handwriting is conventional and mechanical as well as informal and individual. It is best judged or estimated by a combination of rule and common sense.

Handwriting being neither geometrical nor mathematical, cannot be valued or measured by compass or footrule. Nor is it a fine art, and therefore it cannot be rated by pictorial standards.

Handwriting is optical and mental as well as physical and manual, and is best judged by a skilled eye and schooled mind.

Handwriting concerns two parties—the writer and the reader. That writing is best which serves both parties efficiently. It must therefore be estimated or interpreted in terms of perception and performance. For handwriting is poor that is either written or read with difficulty, as speech is poor that is understood or uttered with labored effort.

Any plan or scheme or scale of estimating handwriting that omits either the writing (movement) or the reading (form) qualities is seriously defective and an unsafe standard.

The true function of a writing scale or chart is to school the judgment to compare and value writing in the light of age, habit, vocation, and personality.

The purpose of a chart is to enable superintendents and teachers to standardize their methods of comparison and to educate them by its use to an appreciation of the various factors that make for good teaching and good writing.

Just what constitutes good writing depends much upon point of view. If it could be determined by rule, judgment would become so common as to be of little use. But unlike arithmetic and spelling, writing has no exact standards, and therefore human judgment needs to be schooled to approximate results by intelligent comparisons.

Age is an important factor to be considered in any scheme of comparisons and ratings, as it is unfair to rate specimens of third grade children by those of eighth grade pupils.

Likewise, it is unscientific to compare the writing of the learner whose habits are changing with that of adults whose habits are fixed and therefore less variable and more reliable.

The work one is doing vocationally has modifying influences which needs consideration. The teacher, for instance, whose writing is imitated as well as read, needs to be rated by a higher standard than the bill clerk whose writing needs merely to be read.

Temperamentally, too, writing varies in quality and quantity, and this too makes judgment rather than rule the supreme test.

PARTIAL CONTENTS

Of the Professional Edition of this Number of the Business Educator

Editorial.

Mental Meanderings, Carl C. Marshall, Cedar Rapids, Iowa.

Civil Service Preparation, J. F. Sherwood, International Business College, Ft. Wayne, Ind.

Side Lights on Bookkeeping, Arthur G. Skeeles, Peabody H. S., Pittsburgh, Pa.

Accountancy, Winfield Wright, L.L. B., C. P. A., Philadelphia.

Arithmetic, O. S. Smith, Detroit, Mich., High School of Commerce.

Letter Writing, Louis Victor Eytinge, Florence, Ariz.

Commercial Law, J. H. Robinson, Edinburg, Pa.

Report of E. C. T. A. Convention at Baltimore.

Knowing His School, J. F. Fish, Northwestern Business College, Chicago.

Accountancy, Adolf Hafner, Milwaukee.

Progressive Business College



EDITOR'S PAGE PROFESSIONAL EDITION

A Forum for the Expression of
Convictions and Opinions Rel-
ating to Commercial Education

THE NEW ORDER

The Universities and Colleges now offering Commercial Courses leading to degrees, are increasing in number each year, and plainly bespeak the time when most commercial teachers will be holding or possessing degrees.

The degrees themselves mean little, but they bespeak several years' at- tempt at qualification and that some- body thought they were earned by the ones to which they became at- tached.

Six months in a business college, following as many years as a rural school teacher, used to suffice as a qualification for commercial teaching, and it does still for some schools and for a few who have unusual ability to absorb information, but it does not meet present day needs any more than does the horse and buggy meet modern means of travel.

Six years rather than six months comes more nearly naming the time for preparation. All who expect to continue to rise in the teaching game need to qualify and thus fortify for commercial competition in teaching, as in other things.

Evening schools in the larger cities and universities are opening the doors of opportunity and success to many who cannot afford to stop earning during the day. Many commercial teachers in high schools thus earn degrees in the evenings and in so doing set into line for the maximum remuneration.

INVESTMENTS

The small investor, the one who knows little of finance and has little time to give to it, is at a disadvantage in investing his earnings in safe and profitable concerns outside his own home or building and loan compan- ies, etc.

Recently the National Thrift Bond Corporation of New York City was formed for the purpose of marketing little bonds on a basis of 3% in denominations as small as ten dollars, to be sold over the counter of retail stores as dry goods are sold.

The belief is that much money now idle and spent will be invested in- stead.

But if one corporation can do it, no doubt others will follow suit, and the wonder of it will be if the ten-cent stores will not, too, float still smaller denominations. Then, too, will there not be the same tendency to offer too much and thus endanger the safety of the investment?

But if thrift should get to be the fad, as is shopping and spending, what would become of the movies and the high shoes and the gum and the sodas and the autos?

March 6, 1917.

My dear Mr. Zaner:

Taking advantage of your sug- gestion in the March Business Educator: I wish we could have more editorials by Mr. Zaner. The teaching methods that apply to penmanship apply to all other subjects, and we commercial teachers need the kind of material you can give us. Tell us how to teach. Tell us how to forget self and salary, and transfer our thoughts into an active effort to help our stu- dents. Convince those of us who congratulate ourselves that we are "Jacks-of-all-trades," that a dissipation of mental energy and effort is even more degenerating than physical waste.

I read an editorial by Mr. Howard in the March issue of the Phonographic Magazine that I wish might be copied in every magazine in this country. I refer to his editorial "Teachers Cannot Serve Two Masters." This is just as true in penman- ship as it is in shorthand—don't you think so?

Each of us needs some one, or all, of your sane and helpful articles.

Cordially yours,

Frances Effinger-Raymond.

This letter from Mrs. Raymond is a most stimulating, complimentary and liberal communication. Mrs. Ray- mond is a remarkably efficient, loyal manager of the Gregg Publishing Company, of San Francisco. Her whole-souled spirit is large-minded enough to see good in a competing system's magazine editorial, as well as many-sided enough to get short- hand pointers and methods from a penmanship teacher and editor. She is an inspiration to her sex and the envy of many men, your editor being one of them.

USE AND ABUSE OF ITALICS OR BLACK-FACE LETTERS

Dear Mr. Editor:

Have often thought it, and now I shall venture to say it.

Once upon a time I read the statement that to underscore what one had written was a reflection upon the intelligence of his reader.

I think he is right. It might be said that it is also a reflection upon the writer if he does not say what he wants to say with sufficient force to impress itself upon the reader without the employment of heavy lines, or something similar. Surely, the great poets and prose writers do not make use of the under-score, or similar device, to attract attention.

It may be that people use the under-score, and similar device, through habit.

All of the above is preliminary to submitting the observation I have frequently made to myself that I do not like for myself—I have no idea how it affects others—your scheme of printing significant words in heavier type quite frequently, as follows:

Not years but enthusiasm, to tackle new ideas determines one's age in units of service. It is up to each whether the average is below or above forty-five, and whether one grows or merely goes at any given age between when one awakens intellectually and spiritually or sleeps the final mortal nap called death. For death naps when one naps, mentally, spiritually, or physically.

It may work all right with others. But when I look at a lit of writing containing those extra heavy words, they bother me,—I can't see the rest of the words for that one heavy word. I try to read them, but my eye goes sliding around to that one heavy word. It is to me like a post between me and the speaker. I have an effect upon me such as a stone in the road. I wish to avoid when learning to ride a bicycle,—in spite of all endeavors, I would frequently run plumb into it.

I don't believe you need to employ the scheme. I may be mistaken, however, as to its effect upon others; yet my respect for my own feelings on the point is reinforced by knowing that it is not a device that is used in good writing generally,—which yours is. I beg to submit that I don't believe you should use it. You don't need to.

Yours,

W. E. B.

The question is: Do we emphasize by Italics or black-face letters too many words in our editorials? Is it good or bad? Are we abusing a good thing? Your editor is very human and therefore open to advice.

MENTAL

MEANDERINGS

CARL C. MARSHALL

516 Reaper Block, Chicago

Chicago: A City of Vim and Vision

It is about twenty-two years now, since I first opened my account with this tremendous town.

To my eye it does not seem to have changed much externally. Had some Weary Willie of a Rip Van Winkle gone to sleep in one of its out-of-the-way corners twenty years ago, and waked up to- day and rambled

down town, I doubt if he would have realized that his snooze had lasted longer than over night. If his eye were keen, he would note the street cars had been enlarged and brightened up som; that the Monadnock, Old Colony, and other prideful old time structures had been somewhat over- shadowed by later skyscrapers; that Marshall Field's had expanded both as to height and depth, and he would get a mild thrill when he should see the block-wide government building at Clark and Adams, and the big plain grey structure that had replaced the mass of brown stone gingerbread which Chicagoans used to point to with swelling pride as "our magnif- cent new City Hall." But the man of the long sleep would find the Masonic Temple, and the Montgom- ery Ward Tower, the Pullman Build- ing, the Art Institute, the Auditorium, and the Palmer, still in place and open for business, and finding these land- marks intact, he would doubtless lay other changes to a disordered imagi- nation, which would be duly straight- ened out after he had swallowed his morning drink.

I suspect that the quarter-century changes in Chicago have been less external than internal. I can notice that the ideals of the city, political as





well as social and moral, have been wonderfully changed and improved since the time of Carter Harrison, the elder. A hundred bad things that were a matter of course in those days, would not go now at all. Of course there are still quite enough of bad things going on, but, comparatively speaking, they are very mild bad things. For instance, just now, the public is shocked and angry over the disclosure that a deposed chief of police has been caught grafting in the matter of promoting his subordinates, and that certain other detectives, and police officials have been taking hush money from the purveyors of vice. That sort of thing was as common twenty years ago as the mud on the cobblestones, or the river of black smoke from the factory chimneys, or the diluted sewage which served in those days as the people's drinking water. Indeed, the great human advancement of Chicago is well measured by the things they are quarreling about now, as compared with the things they were fussing over when I first saw the town in 1895.

The one wholesome and saving fact in this great blundering under-grown (not overgrown) town, is the dissatisfied restlessness, not to say turbulence, of the people. It has been said of Boston that it is not a place, but a state of mind. Nobody would think of saying a thing like that about Chicago. There is absolutely nothing static here. The winds and cross-currents of public opinion are as conflicting and turbulent as those of the North Sea, but they keep things going, and they keep the life of the people fresh and wholesome.

I am frankly glad to find myself in this great human maelstrom. I can live more here in a month than in a whole year in a little corn-fed country town. Of course it is disconcerting at first, and not at all conducive to spring-time poetical reflections, but I expect to get used to that. And I shouldn't wonder if I should find some real poetry here too—at least I hope so.

When the Fish Begin to Bite Yesterday I saw the sign really and truly a sign of Spring — a vase of pussy willows on Teacher's desk. Then, sure enough, today I saw my first Robin of the season. He was a Cock Robin, too — possibly a lineal descendant of one whose tragic fate made such a stir in nursery history. His buff weskit made a pretty patch of color in the yet dull greenward of Jackson Park, and he had the upstanding importance of a real estate speculator looking over a recent investment. But I knew what he was there for. He was listening for worms! They really do that, as every robin lover knows.

And that meant that the fish will soon be biting again. In a trice I am away back in the May-time of fifty years ago. Again I am headed for the Hadsell Hole, down in Elm Creek. In one hand I bear the precious can of bait, and my trusty hickory fish pole, with line and hook and sinker

all ready for business. In the other, is an equally precious tin bucket, containing big fat slices of bread and butter, a whole pickled pig's foot, and a generous quarter of mince pie, and the rest of the space filled with ginger cookies. What my dear mother didn't know about a boy's appetite was not worth finding out. The Hadsell Hole is two miles away, but what of that? It is too wet to plant corn and father has given me the whole day off to go a fishin', only stipulating that I must be back in time to get the cows home for milking. Very soon I am looking down into the olive green water of fabulous depth, and baiting my hook for the first cast. How deliciously cool and sweet everything is! Not a breath stirring, and the sun not yet high enough to more than touch the tops of the sycamores across the creek. A cardinal bird is rendering a life solo from a nearby copse of hazel, and an inconsiderate crow caws so loudly in the elms over my head that I fear he will "scare the fish," and angrily drive him away with a well-aimed stone.

Then comes the first thrill. Bob, bob-bobbity bob, goes the cork, while I clutch my fish pole with throbbing heart, tensely awaiting the supreme moment. Down shoots the cork, a foot below the surface; jerk! whizz! and a great gold and blue sunfish goes sailing over my head and lands flopping among the hazels. Crackly! what a whopper! And he didn't take hardly any of the bait! With the same luck it is good for at least two more.

Oh, you old grey heads! Doesn't it all come back? Have you had any triumph since to make the heart of you throbb half so deliciously?

But suddenly the cardinal's clear notes merge into the whistle of the crossing cop out on Stony Island Avenue, and the cawing crows in the elms are only the motors honking raucously along the parkway drive. The spell is broken, but thank you just the same, Mr. Cock Robin, for the brief hiatus. I hope you find your worm, old chap.

Can English be Taught? I have been asking myself this question, since

I listened to a confession the other day from one of the most thoughtful teachers I know. This man frankly admitted that he had not yet learned how to teach business English. I suspect that there are a lot of men and women who are making a bluff at teaching our mother tongue, but who are not quite so frank, as my friend above referred to, in confessing their failure.

Anybody, of course, can teach young people a great many facts about the English tongue, but that is a very different matter from teaching them to use the language effectively. This distinction is not sufficiently emphasized. The fundamental truth is that language is *Art*, much in the same sense that music and painting and sculpture are arts. Now, we are not teaching an art when we are merely teaching facts about art. For

instance, a fairly patient and competent instructor might teach me a great deal about musical scales, forms, cadences, etc. He might even bring me into a fairly intelligent knowledge of harmony, thoroughbass, and other mathematical phases of music. But I opine that he would have a parlor time getting me to sing, or play the piano or violin, in a way that would not make my auditors take to the woods.

It is a most discouraging truth, that most of the people who seem to know all about language, have the least facility in using it. How many expert teachers of English, or authors of text-books on English, have themselves achieved the least distinction as writers of English? At the moment, I can think of but three — Brander Matthews, the late Harry Thurston Peck, and Richard Grant White.

So it falls out, that one gets blue, and asks, "What's the use?" We cram the books, and make our pupils cram them, and all we have to show for it is an examination mark of ninety-five per cent in grammar or rhetoric, or "themes" that exhibit more labor than wit. On the other hand there is fairly unanimous agreement among the clever people who write our books, our magazine articles, and newspaper stories, that they have not been much helped by the school stuff in English, and many of the brightest of them never had it. Among these I may cite Elbert Hubbard, Jack London, George Ade, Whitcomb Riley, and hosts of others, ancient and modern. If I wanted a boy to learn to write vivid and readable English, I would rather start him as a cub in a newspaper office than to send him to any school I know of. He wouldn't learn much about adverbial conjunctions, or the various "modes" and "tenses" and other grammar gibberish, nor the endless ramifications of formal rhetoric, but he would soon learn the difference between a bright account of a fire or a street row or a political meeting, which gets into print, and the crude, stupid stuff that goes to the editor's waste basket.

"But," I hear somebody say "a school isn't a newspaper office, and we have our English Courses, and our text-books, and our classes, and we have to do something with them. What are we to do?"

I'm afraid I don't know fully, but this much I do know. If I were teaching language to anybody, I should teach it as an *art* rather than as a *subject*. I should skate over the science of the thing very lightly, but I would come down hard on the practice. Word values and vividness of expression would get more attention than grammar and the bookish rules of the rhetorician, (most of which are constantly violated by our most successful writers.) I should chuck the puppies into the pond where they would have to swim or drown. They should find out that language is *doing* rather than *learning*—just as it is in

(Continued on page 26)



The Twentieth Annual Convention of the Eastern Commercial Teachers' Association

APRIL 5, 6 and 7, BALTIMORE, MD.

was an Enjoyable Success in its Human Relations as well as in its Professional Activities

Although the weather was in keeping with the disturbed political relations pertaining to war rather than with the Easter season which usually bespeaks sunshine and happiness, the commercial school people met and mingled most congenially and mutually and profitably.

Host E. H. Norman, of the Baltimore Business College, in whose institution the convention was entertained, as of old, again demonstrated that he is as warmhearted as he is resourceful and capable.

The convention voted to go to Springfield, Mass., next year to hold its twenty-first meeting, and doubtless a successful meeting will result.

President G. P. Eckels, of the West-
inghouse High School of Pittsburgh,
made an excellent executive and de-
livered an address which we heard
commented upon most favorably but
which we arrived too late to hear.

The Address of Welcome was given
by Mayor James H. Preston, of Bal-
timore, and the response by Mr. C.
W. Stowell, of the Marquand School
of Brooklyn.

"What is Education?" was ably dis-
cussed by Superintendent Charles J.
Koch, of the Public Schools of Bal-
timore.

"The Present Situation Regarding
Commercial Education in the State of
New Jersey, but which was read by
prepared by A. B. Meredith, Assistant
Commissioner of Education, State of
New Jersey, but which was read by
Mr. J. C. Evans, of Plainfield, N. J.,
because of the absence of Mr. Mere-
dith.

The material in this paper was rich
in thought and valuable, being the
paper of the convention, if we may
judge by the reactions it created, and
the opinions expressed concerning it
and the speaker.



G. P. Eckels, Pittsburgh,
President, 1916-17

"Unity in Educational Aim" was in-
structively presented by Hon. M.
Bates Stephens, Superintendent of
Public Education, State of Maryland.

Thus the first day's program con-
tained valuable contributions from
City and State Officials well qualified
to speak from a fund of information
gleaned from large experience.

Thursday Evening was given over
to theatre parties, private conferences,
etc.

Friday Morning

"Value of Psychology to Commer-
cial Teachers," by Gardner C. Basset,
Professor of Educational Psychology,
School of Education, University of
Pittsburgh, was quite original and
stimulating. He said it was very diffi-
cult to try to give in a half hour that
which usually required a semester in
the University.

"The Establishment of a Division of
Commercial Education in the Bureau
of Education at Washington, D. C.,"
was splendidly presented by Dr. Glen
Levin Swiggett, Collaborator of Com-
mercial Education in the Department
of Education, Washington, D. C. Mr.
Swiggett is a friend and champion of
commercial education in both public
and private schools, and deserves the
co-operation and support of all com-
mercial school people.

He discussed the recently enacted
Vocational Bill by Congress with its
doubtful bearing upon Commercial
Education, as it defines its work as
being related to Agriculture, Trade,
and Industrial Subjects, and Home
Economics.

It is not likely that Commercial
Education can expect much if any
help or recognition from this bill. He
is hopeful that it may, but it does not
so appear to the writer.

Dr. Swiggett is a believer in com-
mercial education from the bottom up
rather than from the top down. He
is in favor of the largest number being
benefitted by this training because
America is a commercial nation.

Friday Afternoon was spent on a
boat trip in the waters of the river and
bay showing the shipping and indus-
trial activities of the city, which are

large and varied. Much interest was
manifested but no commotion shown
in the interned German ships which
had been taken over by Uncle Sam on
the evening before. The small flag of
the United States which floated from
the stern was the only indication of
change of control.

Friday Evening

Round Table Sections were held and
excellent programs rendered by the
following:

Private School Managers,
Pitman Shorthand,
Gregg Shorthand,
Bookkeeping,
Typewriting,
Penmanship.

These section meetings proved un-
qualifiedly successful, and will doubt-
less be continued and extended, as
they deserve to be because they serve
the largest number.

The Penman

As usual, some of the penmen got
together at Hotel Rennert and had
luncheon together at noon. Many
others had engagements preventing
sitting down with the following
named notables: H. W. Flickinger,
T. J. Risinger, E. M. Hintsinger,
(note the "inger"), H. W. Patten, W.
H. Patrick, R. S. Collins, O. C. Dar-
neve, W. H. Beacom, W. B. Mahaf-
fey, D. R. Porter, F. P. Taylor, E. M.
Coulter, H. G. Healey, C. P. Zaner.

In the evening the penmen began
their program at eight o'clock and
continued until nearly eleven, the
hours indicating the intensity of in-
terest shown the speakers and what
they had to give.

"The Teaching of Figures" by C. C.
Lister, Brooklyn Training School for



H. G. Healey, New York,
President, 1917-18



Teachers, proved a most practical, sensible presentation such as only Lister can give.

"Some of the Older Penmen I have Known," by W. H. Patrick, Patrick Commercial School, York, Pa., was so replete with valuable historical material that Lloyd Smith, of Gillott Pen fame, volunteered to print it for distribution among penmen generally. Copies may be procured by sending a two cent stamp and address to H. W. Patten, Central High School, Philadelphia.

"Some Observations on the Development of Speed," by R. S. Collins, of the Peirce School, Philadelphia, was a most sensible presentation and discussion of that subject. Mr. Collins combines form with speed by making sure that position and movement are right, which, after all, is the only practicable plan.

"Fundamental Factors in Handwriting," by the editor of the B. E., was listened to patiently and appreciatively while he endeavored to relieve his mind of some things which are better said than printed.

The climax to the evening's program came when the beloved and loving dean of penmen, H. W. Flickinger, rendered an appreciation on the worth and work of his former co-laborer, the late Lyman P. Spencer. "Lyman" and "H. W." were much alike in temperament, skill, intellect and modesty—past masters in all that is refined in skillful and artistic writing, and nobleness in character.

The chairman, genial and generous H. W. Patten, of the Central High School, Philadelphia, proved an ideal leader in organizing the program and carrying it into execution.

For the first time we had the pleasure of meeting Mr. C. H. Waller, a skillful engrosser and modest gentleman of Baltimore, whose work we hope some time to show in our columns.

Saturday Morning

The attendance, although not so large as in some former meetings more centrally located, was large and better attended than was expected, considering the unquieting feeling on account of foreign relations.

The program on Saturday was well attended and splendidly rendered.

"Educational Value of Commercial Subjects as Applied to Bookkeeping," by Calvin O. Althouse, Central High School, Philadelphia, was broadly handled yet with point and pith, as is his custom and capacity.

"Educational Value of Commercial Subjects as Applied to Bookkeeping," by Dr. H. M. Rowe, Baltimore, was a very sensible presentation of the subject. He summed up his address by saying with convincing emphasis that the training and study which comes through commercial subjects is as valuable intellectually and culturally as in any other subject or group of subjects, and far more valuable and practical than in many.

"Educational Value of Commercial Subjects as Applied to Shorthand," by John R. Gregg, New York City, was most entertainingly presented by concrete illustrations how two young men, a young woman, and he himself evolved and achieved success through the study and practice of shorthand.

"Educational Value of Commercial Subjects as Applied to Commercial Law," by Jos. R. Conrad, University of Pittsburgh, was an eloquent and convincing address. History, customs, geography, human relations, are all inseparably connected with the study of commercial law.

It is believed and hoped and desired that a report will be published of the proceedings to be sent to each member.

The Election

The Officers elected for the ensuing year were as follows: President, Horace G. Healey, New York City; Vice President, C. F. Rittenhouse, Boston; Secretary, D. A. McMillin, Newark, N. J.; Member of Executive Board, W. A. Barber, New York City.

Springfield, Mass., was unanimously selected as the next place of meeting following a most cordial and convincing invitation by Mr. Ellis, Principal of the High School of Commerce of Springfield, housed in a building costing a million dollars which he had a large hand in planning for the express purpose of commercial education, the course in which is designed to prepare for business and life and not merely to prepare for college.

A DAY OFF

Poughkeepsie. On April 3, 1917, on the way to the Baltimore Convention of the E. C. T. A., your editor took a day off to visit the city of Poughkeepsie and the famous Eastern College in which business men located in almost all parts of the world secured their business education. Mr. Gaines, Sr., was away but Mr. Gaines, Jr., was "at home." Soon we found ourselves in the hands of ex-students—Rockwood, Peterson (J. M.), and Evans (D. M.), and old friends Ross and Diehl.

The school is still well attended by well matured pupils from all quarters of America, and beyond, thus continuing to exert an influence far reaching.

Mr. Rockwood has taught penmanship and written letters in a most graceful hand in this institution for a period of a third of a century and a year, almost to the day of my visit.

West Point. In the afternoon of the day above recorded we turned our thoughts and steps from commercial to war education by visiting, also for the first time, the Military Academy on the west bank of the Hudson, twenty-three miles to the south, and forty-nine miles to the north of New York City. Here we were confronted by massive and imposing stone structures of various aspects such as forts, armories, administration buildings, library, memorial, barracks, and, perch-

ed high upon a crested rock, an inspiring edifice in the form of a chapel, to which we entered to be charmed by sent and devious windings, and into which we entered to be charmed by architecture, color, and music, all so peacefully blended that for a moment we forgot the military setting without. We left with the hope that the spirit of Peace would soon conquer and, in the form of universal democracies, possess the earth.

Newburgh. On the day following we visited the city of Newburgh, which we found to be a combination of the quaint old and progressive new in city architecture and activities. Miss Marjorie Baum, the supervisor of writing, is as much a real major in bearing and command as her first name implies, and as explosive as her last name indicates, except that she explodes with enthusiasm and skill instead of with dynamite and gas. As a consequence the teachers and pupils of the city are learning to write gracefully and efficiently, thus combining culture and utility.

Washington's Headquarters are well preserved and the "Tower of Victory" in which his bronze statue stands is a fit memorial to his foresight, courage, and devotion.

MARSHALL

(Continued from page 26)

ment, talked entertainingly, and Brother White, of Gary, spoke with his feet on solid ground, as he always does.

Altogether it was a joyous seance, stimulating, thought-provoking and as informally jolly as a "smoker" at an Ad Club. There ought to be more of such organizations as my friend White and his fellows have worked up. They pay. I may add that the Noonday Club is rather a private affair and not out for publicity. The president is Mr. A. Q. Larson, of the Oak Park High School, and the Secretary, Mr. I. L. Rogers, of the Township High School at Waukegan, Ill.

Alaska Education is well presented in Bulletin, 1916, No. 47, issued by the Bureau of Education, Government Printing Office, Washington, D. C. It is a volume of 85 pages with large inserted map, interestingly illustrated, and tersely written. Any one interested would do well to apply as above with enclosure of 25c.

A most interesting 112-page publication has been issued by the Bureau of Education, Washington, D. C. It is Bulletin, 1916, No. 2. It concretely illustrates and describes the exhibit of Rural and Agricultural Education at the Panama-Pacific International Exposition. It is a veritable picture gallery and encyclopedia of facts relative to the best things accomplished and proposed in rural and agricultural education in the public school system of America. Copies of this booklet can be secured at 25c each from the Superintendent of Documents, Government Printing Office, Washington, D. C.



ACCOUNTANCY

WINFIELD WRIGHT, LL. B., C. P. A.
Philadelphia, Pa.

LABOR DISTRIBUTION

Department.....
Month of.....191..

The body of this form provides columns as follows: Day, Direct Labor, Indirect Labor, Construction Labor, Repair Labor, and extra columns for any special classification, and the Total column. The body is divided by horizontal lines into thirty-one spaces.

One inch at the bottom of this form is often worded as follows:

The above is a report of theDept.:
Cost Department
By.....

When the Material Requisition and Time Cards have served their purpose



in the compilation and classification of total Material and Labor costs, they are sorted by job number. The Direct, Indirect, Repair and Construction cards are kept in separate classes.

When operation costs are desired, and they generally are, the Time Cards for Direct Labor on each order or job number are resorted to by operation numbers. Total of Material costs for each job, and totals of Direct Labor cost for each operation and job are combined. These amounts give us the basis on which the charges to the various jobs in process, for the day, are made.

The totals of each class obtained from Requisitions and Time Cards, must agree with the corresponding classifications on the monthly report of Materials Issued and Departmental Labor Distribution. (See description of forms.)

The totals of Materials and of Direct Labor for jobs or operations are now entered on job or operation records or both. It is best, as a general rule, to sort and classify job records so that Material and Labor Costs can be entered every day no matter how much time is required to do the work.

A form meant for the getting together of material and labor costs figures for one shop, or one department is shown below.

The Labor Costs of each operation shows on this report, consequently several vertical columns and a rather wide sheet used in the cases of jobs which require several operations or steps to complete. The author has heard of manufactured articles which had to pass through as many as 100 operations before completion. The kind of Material is entered in the Material column and the amount carried out. When the manufacture of the article requires operations in several different shops or departments, one of these forms is used for each shop

on each Production Order. This means in these cases a form for each separate Shop Order.

When the job is finished, the costs for all shops, when a form is used for each shop, are grouped and entered on one form. This last form shows the total cost of the completed job, or finished order.

Recapitulation of Departmental Labor and Material Costs

Production No.
Shop No.
Started
Finished

The body of this form is divided vertically into two parts—Labor and Material. About three-fourths of the body space is given to labor, which is again divided vertically into from eight to fifteen columns. The column to the extreme left is for dates. The others are headed with the numbers of various operations which the article must pass through. The Material space is sub-divided into a column showing the kind used and a money column which shows the cost of the Material consumed. The last, or the bottom part, of the report shows the various costs as follows:

Total Direct Labor.....	000000.00
Indirect Labor %.....	000000.00

Total Labor	000000.00
Total Material	000000.00
Shop Expense %.....	000000.00

Total Shop Cost	000000.00
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The total Material costs and the total Direct Labor cost are both shown at the bottom of the form. Indirect Labor and Shop expense, however, are added as a percentage just as it has been described in our discussion of Expense Distribution in an earlier chapter.

General Expense is added on to the total or to Shop Costs. This seems to be the proper time to lay weight upon the importance of charging up each shop or department with every cent of its expense. This means to distribute the figure of General Expense among those shops or departments to which it belongs. Now these parts of General Expense which it is absolutely impossible to "lay to the door, of any shop constitutes General Expense. Cost accountants avoid, as you would the plague, the habit of throwing all expense items into General Expense. You can never get any where near the actual figure of Expense which each shop should carry of the entire figure, if you are not always on the qui vive. In one shop or department, the ratio of the cost of Indirect Labor, or the cost of Supplies, to Direct Labor, may be much higher than in another; the expense for oil, belt lace, waste, etc., is heavy in the machine shop—nothing at all in the assembling shop where there is no machinery. Adding all expense under one head, means that the same percentage is added to Direct Labor costs (used as a basis) in all shops to cover these items. Is not this plainly unfair? Is it not even

absurd? A further reason for distributing as much expense as possible to the various shops or departments is that cost records should reduce costs to the smallest possible unit. Every detail should be shown and these records should be available for comparison.

To show how really difficult expense distribution is and to convince you that the closest attention is consequently necessary, let me quote C. B. Going's statement as follows:

"In order to see more clearly how the proportion of expense justly chargeable to various lines of product may vary, that is, how various components of expense are created in unequal proportion by various classes of manufactured goods, and hence should be borne with corresponding inequality by these various classes—and to see also some of the considerations affecting the distribution of expense, let us imagine that we are making a hasty tour through a machine shop and let us see in part how and where the burden is created. We will assume that the shop makes its own castings and we will begin with the foundry. The material (pig iron) and the labor of moulders, helpers, coremakers, etc., on each and every job and piece, can be pretty closely recorded so that our material and direct-labor costs are reasonably exact. But here are some men who are not engaged in making any special casting into which their work goes and to which it can be charged; they are wheeling sand, shaking out flasks, charging the cupola. Here is coke going into the cupola to be burned, and power being used for the cupola hoist and for furnishing the blast. Without searching any further, we find already an aggregated outlay,—an expense burden,—which we can not attach to any one piece of material or to any one job, but which we must distribute somehow among all the jobs done that day or on that melt.

"We see, however, further, that there is another cupola on which men are busy making repairs. Evidently there is an outlay for refractory linings, labor and other incidentals which must somehow be loaded on to the foundry product and repaid by the sale of the product. We must keep our cupola in repair; it costs money to repair it and we must manage to get our money back. But this expense was incurred through wear and tear attending the melting of iron for all the castings made in a week or a month perhaps. Our total of this repair bill then, must be distributed over the jobs of that whole period if each is to bear its fair burden.

"We see further that other men are at work removing dust from the rafter, repairing the roof, and whitewashing or painting the whole foundry building. They are remedying the deterioration, or decay of possibly a year. Again we have a case of money spent for general purposes, to be recovered in the sale of product. Here is another item or burden to be spread



over a still wider section of our output.

"Here, in all these instances, we have a burden limited in distribution according to time.

"We pass to the machine-shop, and we see a large overhead crane transporting a heavy engine bed to the pianer. The crane itself represents invested capital which is disappearing constantly year by year, as the machine in which it is invested wears out. Furthermore, it costs money to run that crane,—money for interest on the investment required for its installation,—for the power to run the crane,—for the man who operates it. Some of this cost accumulates night and day, whether the crane is running or is idle; some accrues only when it is in operation. But it accrues and we must charge it against our product somehow and get it returned to us with profit. Evidently though, it would be unfair to levy any of it against any of our lighter lines of manufacture, which do not need crane service and never use it. On the other hand there is a little industrial railway used for moving light and medium-weight pieces around the shop. This is an expense item of a similar sort, but, here, the burden is not chargeable against heavy products.

"Here we have burden limited in distribution by weight or character of product. We enter the lathe department and find a foreman in charge. His wages are paid him every week and enter into the total of our manufacturing costs, but they do not appear on the job tickets for any of the individual items of work handled on the lathes. His wages also, then, must be taken care of in the manufacturing-expense burden; but they are incurred in connection only with the lathe work, and in justice no fraction of them should be attached to any of our manufactured products which has not had lathe work done upon it. Here we have burden limited in distribution by the character of operation.

"As we pass through the shops, we notice here and there a timekeeper at work, securing data as to the times when jobs had been begun or finished, and here as we approach the office is a room where several clerks are entering the time records and computing premiums or bonuses. Evidently this is a necessary auxiliary to our productive system, although it is itself unproductive. The cost of the employment of these clerks and of attendant expenses must go into our burden; what particular fraction of it is theoretically attached to any particular machine we manufacture and sell, obviously should depend upon the complexity of that machine,—the number of parts and hence of operations, and times, which have to be recorded, and the demands the computations and calculations make upon the time and service of the time clerks.

"Here we have burden varying according to the complexity of the pro-

MATHEMATICS

O. S. SMITH

Southeastern High School, Detroit, Mich.

THEORY vs. PRACTICE

A few months ago the writer received a little pamphlet which contained some very caustic remarks about certain methods of calculating profit. It seems to me that the writer of it must have been in terrible agony at the time the article was written or just previous to it. Of course, the conclusion



above is drawn entirely from the words used.

Why people should quarrel over the method of estimating profits is beyond my understanding. It is about as sensible as quarreling over politics, or two old ladies quarreling over which has the prettiest grandchild. It all depends upon your point of view. Cost may be used as a basis for estimating profits or the selling price may be used.

The fact of the matter is that both methods are used, not by the same business house, however, but some business houses use one method and some use the other.

This article will not go into the merits of the arguments pro and con, but for the benefit of those who wish to do so I will suggest two books for their consideration. They are: "Keeping Up With Rising Costs," A. W. Shaw Co., Chicago, and "The Druggist and His Profits," E. G. Swift, Detroit, Mich. These books were prepared by experts who have investigated among thousands of retail business houses to ascertain their methods of estimating profits and conform very closely to an independent investigation, not so extensive, however, conducted by the writer.

As near as I can draw a conclusion and state the case the custom is about as follows: Among bankers and manufacturers the custom of estimating profits upon cost is in general use while among jobbers, wholesalers, and retailers the other custom prevails, viz., that profits are estimated upon the selling price.

The reason assigned for doing this is that the dealer can easily determine his sales from day to day, week to week, month to month, etc., and can thus determine the ratio existing between the volume of business he does and the expenses of conducting that business. Bankers, of course, look always to the sum of money invested and manufacturers are always concerned with cost, mainly cost of production. Several manufacturers answered my inquiries, saying that they did not figure profits in terms of percentage at all, but rather as so much profit per article, unit of production or some selling unit such as dozen, gross, etc.

Personally, I am absolutely convinced that whether profits should be based on cost or selling price is purely an academic question and not worth taking time to discuss.

But let us assume, for instance, that profits are to be based on cost then the great big question is, What do we mean by cost?

This term is capable of a number of interpretations. There has not been much of an effort to treat the question of cost, in arithmetics, from the standpoint of the manufacturer, wholesaler, or retailer, but purely along academic lines and entirely as an application of the subject of percentage.

The treatment given this important question by arithmetics usually stops when it has explained that if an article costs \$2.00 and sells for \$2.50 there is a profit of 25%, based on cost, etc. But it does not give any idea of other factors entering into the profit and loss to affect this rate.

As a matter of fact it is pretty well established that in certain lines of business a fixed per cent of every sale must go to pay rent, advertising, clerk-hire, delivery charges, etc. Too great a variation from this fixed rate will result in financial ruin. Yet this very important matter is not mentioned, and I am inclined to think, not even known to many teachers of commercial arithmetic. Why these things have not been taken up and presented in a proper manner is difficult to understand.

A great many young men wanting to engage in business for themselves are sent out of our schools without any idea of these matters and are allowed to learn them only by sad experiences. Why can not something be done to give them at least an idea of such business problems? Problems of this nature are a thousand times more interesting than hundreds of those that are now in the arithmetics.

Another group of very interesting problems could be taken from questions of manufacturing cost. So far as I am aware no book has done this and it is only within recent years that any attempt has been made to present the matter of keeping cost books, in a bookkeeping course. Determining cost is essentially an arithmetical question and not one of bookkeeping, though the manner of compiling information necessary to cost is mostly a bookkeeping question. It is practically impossible to draw a line between the two. But the point at issue is, What have our text book makers done to meet this demand by presenting such problems as arithmetic?

There are also hundreds of problems arising in the ordinary affairs of every person's life where questions of investment cost must be considered, yet we find our arithmetics painfully silent on these matters. Household problems, farm problems, insurance problems, transportation, etc., by the score could be treated from the cost side, and yet they are not. Why not? I do not know.



Smiles-Seducing Sales Letters

LOUIS VICTOR EYTINGE

Box B, Florence, Ariz.

(Begun in March)

How many of you good folks ever lived on a farm? Hold up your hands and let's count.



That's good, for now we may go ahead and talk something that will appeal to you farm folks.

Suppose you've been looking afar off to where a blistering hot sun yellows your corn—

suppose you had just come in from doin' a purty hot job of chores out around the barn and was wipin' your sweatin' forehead with your blue bandanna, when the phone bell rang and you heard some feller talk like this:

"Good morning:

"It is pretty hot in Waterloo this morning—

"How is it over there?

"This is just the kind of weather in which you can enjoy the merits of a good gasolene engine. It will pump your water, grind your corn, run your separator, church your cream, run wife's washing machine and do the work of two or three hired men generally. And it is always on the job."

Why, you say, that is Bill Galloway talking. Exactly—that's the way one of his humanly natural letters open. That's why hundreds of thousands of farmers do not speak of the man who made Waterloo, Iowa, famous, as Mister William Galloway, but as Bill Galloway. His success is due to his ability to understand his prospects as a class and then talk with rather than to them. He establishes a point of close contact with the first few lines and that example should serve us all.

Now let the wimmin folks hold up their hands. Well, we've a larger audience of ladies than I expected. Suppose you were wearing a comfy negligee and curl papers and looking over your morning's mail in the sacred seclusion of your room, and opened up a letter beginning with "Cinderella was not the only nor the last of her sex to win by a pretty foot. It is being done every day. Why did you peep your slipped foot from beneath the fluffy frock and look at it and smile? Well, here's another: "There's a cheery little pair of *** walking boots waiting for you at your dealers—made for you, to your taste and your style; just the thing to wear with that smart new gown." Now, what do you think of that, there she hurries to dress and go down town to look at those same boots! No mere man ever wrote those letters—they were written by a woman for women. Or suppose you sat at your dainty desk in the living room and pursed your lips over your monthly house-keeping bills; you heard Paterfamilias

growl about the coffee and your grocer has not been so very reliable and then, as the mailman whistles, you shove aside the work to read your letters and open one from Alice McDougall, which starts:

"A Home Keeping Experience of twenty years—

"A Coffee Business Experience for fourteen years—

"That is why you should let me select your Coffees and Teas for you—"

Well, wouldn't you be tempted to let her try?

Have you ever looked up just in time to see one of your salesmen lose a sale? What were your thoughts—you who were too busy in another part of the store to go to that poor salesman's aid? Did you recognize the customer as old Mrs. Hard-to-Please of 23 Cranky Place, or did you grit your teeth and say, "Shucks, that man's an order taker; he's no salesman."

You have? Well, that very paragraph is the opener of one letter of a very successful series sent out by J. Harry Schoneberger, of the Crawford Chair Company, and I deliberately slipped it in without the quotation marks so that its effect might be felt without recognizing it as a part of a form-letter. That opening is like one of Galloway's, so natural that you do not retreat behind your "wall of resistance." It is an ordinary, everyday occurrence, handled in a face-to-face style, establishing a point of contact which Mr. Schoneberger leads off into the telling of how chairs may be sold!—his chairs. It looks so easy, but only the chap who built that letter knows how many hours of anxious thought he gave to that same opening, for the opening is the most important part of the letter.

No matter how important may be your argumentative paragraphs, how alluring your persuasive portions, how capable your closing clingers, if you have not an opening that attracts attention, inspires interest, gets a grip on some vital point of contact with your reader, the rest of the letter runs a mighty poor chance of being read. Getting the right kind of opening gets your arguments read, your persuasion felt, your closures acted upon. Ten years ago we used to open our letters with war-scare style of headlines. We used the bungstarter square between the eyes. We almost shouted anything that entered our heads. Bumping those same heads against the stone walls of experience taught one some common sense. So today, we get to hand-grips with our reader by finding the point of contact which interests him.

Yesterday you had occasion to growl at the filing clerk because of the delay in finding certain papers and so, when you unfold a letter from the Barrett Furniture Company and find it opening with "Does your filing system ever go one a strike—does it ever refuse to give up instantly the information you know it holds?" your mind flashes back to yesterday's annoyance

and you read on, assured that something will be said in that letter to solve your filing problems.

If you live out in the suburbs and experience disappointment because of the lack of progress in some of the village shops and some morning a letter is opened at the breakfast table with "Real big city service right here in Hollywood," you're likely to say a mental "thanks be" and get interested. When you see the name John Wanamaker on a letterhead, you unconsciously feel you are to read something worth-while, and one of his letters offering self-damaged sets of the "Photographic History" carries you along with the swiftness of its own words and suggestions. Listen:

"In the rush and excitement of selling, in two years, 45,000 sets of the Photographic History, there was no time to pay attention to technically imperfect or slightly injured sets, except to lay them aside as they appeared, for later sale."

There is no apology for offering these slightly damaged sets, as I've seen imitation salesmen do—there is a tacit acceptance of the fact that you realize some slight damage might be done; that you are enough of a shrewd buyer to appreciate an opportunity offered. But, feel the force of that simple descriptive opening—see how it swings you ahead, the very words carrying speed, "in the rush and excitement." Look how this is deepened with his "in two years, 45,000 sets of *** there was no time to pay attention." You whistle in surprise at the magnitude of the achievement and feel a respect for a proposal from such a source. It gets at hand grips with you in an entirely impersonal sense and wins.

"As a lawyer you make a business of knowing the evidence in the case, and understanding its weight and importance.

"We'd like to have you take a case for us, and go into it in the thorough way in which a good lawyer always goes into such things."

That's the way one of the several score of splendid letters issued by Hart, Schaffner & Marx opens—a letter to be used by their dealers. Nothing extreme, nothing tricky, nothing flippant is ever found in any H. S. & M. letter, but there are few letters a lawyer would prefer to read than one opening along such lines. It has all the appeal of a personal letter, yet the fact that the evidence they offer is in the character and quality of their goods removes it into a plain circular, yet its appeal has been remarkably effective. It is an opening I selected as one of the best of over six thousand in my files, to go with those other "openers," because its ideals are so adaptable to other classes. That is why you get sixty selected starters—that they may serve you as models, furnishing ideas for your own work.

For instance, in how many ways could the opening of a book letter, now on my desk, using the "testimonial name opening," he worked over in

(Continued on page 30)



Planning a Civil Service Course

J. F. SHERWOOD, B. A., Ft. Wayne, Ind.
Formerly in the Department of Commerce,
Washington, D. C.

Stenographer and Typewriter Examination

Applicants wishing to take Civil Service examinations for the position of stenographer and typewriter in the Departmental, Field, or Panama service, in addition to the subjects presented in my last article will also be required to take an examination in stenography, copying from plain copy,

copying and spacing, and copying from rough draft. The last three subjects named are to be prepared on the typewriter. Applicants must furnish their own machine and stand. Any make of typewriter may be used. In regard to the test in stenography, any system of shorthand may be used, or any shorthand writing machine, such as the stenotype. In fact, a great many stenotypists have been appointed to positions as stenographers in the Departmental service during the last year.

The following article is a good sample of the kind of matter used in the dictation exercises. The examiner will dictate for a few minutes at the rate of eighty words a minute, so that the applicants will be enabled to "warm up" and get used to his manner of dictation. That matter need not be transcribed, as it is only preliminary to the regular test. He will then dictate four different articles. The first one will be at eighty words per minute, which all must transcribe; the second one at one hundred words per minute; the third at one hundred and twenty words per minute; the fourth at one hundred and forty words per minute. If the applicant can transcribe one of the articles taken at a higher rate of speed, he should do so. In a previous article I explained the method of grading in this subject.

The matter dictated for this is usually selected from the Congressional Record, and while it is said to be quite difficult, yet as a rule no technical words are used, and if the applicant is composed and not rattled, he should be able to "get" the first and second rates of dictation without difficulty. The stenographer who is above the average should be able to qualify for the one hundred and twenty word test. Only the very best are able to take the one hundred and forty word test with any degree of accuracy, and remember that accuracy is given an equal weight with speed, and depends upon the correctness of the transcript.

Sample of Stenography Dictation

"Our present system of transportation by rail is not keeping pace with our rapid increase of production and consumption. Most of the transportation is over rail, and we have utilized our rivers only in a meager way. This is essentially true of our interior waterways. Water traffic, to a large extent, is localized around the Great Lakes, and splendid as are the results, still the benefits have failed to reach the great interior sources of production. Even this limited area of water transportation, however, demonstrates advantages and shows that waterways should be established and assured as a permanent part of the traffic system. Over the region of the central west lies a great freight producing area. Under the all-rail system of carrying freight, the western producer fails to reach the markets with a profit, and the consuming world is denied access to these interior fields of production. For several years the roads have failed to move only a portion of the farm products to market. Leaders in railroad transportation recently estimated that the next 10 years would require 75,000 miles more of trackage construction to meet the requirements of the normal growth of the country. It is quite unlikely that the necessary increase of railroad mileage and equipment will be made. Wisdom and experience point to a comprehensive program of interior waterway improvement. Encouragement of production is not rational if we neglect the natural facilities for distribution."

Anyone who desires to prepare for the examination in stenography should have as many different persons dictate to them as may be possible. In other words, he prepared to take the dictation for a man who may dictate entirely different from your teacher or your employer. The usual articles taken from a newspaper or a magazine are splendid for practice. Remember it is your transcript that is rated, not your notes. In practice, read everything back that you write.

Typewriting Subjects

In the typewriting tests the rating on the subject "Copying and Spacing" is based on accuracy only. However, the time consumed in the three typewriting tests will be rated as a special subject. The copy furnished to the applicant is a photo-lithograph of a sheet which has been typewritten, and is so prepared that it may be reproduced on any style of typewriter or typewriting machine.

Trial Examination in Copying and Spacing

The competitor will be requested to make an exact copy of an exercise similar to the one given below, reproducing it accurately in every particular, including punctuation and other marks, and preserving all spaces between lines and between words, figures, and characters, and the relative positions of the lines on the sheet:

The receipts for 1901 are \$20, 444, 486, 64 greater than for 1900, the next highest in our records, and of the increase \$11,852,737.01, considerably more than one-half, is from customs revenue.

The net growth of expenditures for the year is \$22,253,561.00. The surplus for the year is kept at \$77,717,984.38, which is only \$1,809,075.80 less than in 1900. The expenditures for 1890 were exceeded by those of 1863, \$718,734,276.18.

The subject "Copying From Plain Copy" is perhaps the least difficult of the three. The applicant is required to typewrite an exercise consisting of 450 words, and punctuating precisely as in the copy. The rating on "Copying From Plain Copy" is on accuracy only. Remember, however, that you will be graded on the time consumed on the three subjects. In determining the accuracy, the rating will be made in the discretion of the examiner on 150 words taken from any part of the exercise, the same part being rated for all competitors in a given examination. The exercise should be single spaced.

Statement made by TREASURY DEPARTMENT of Customs Business

Districts and Ports	Fiscal year ended June 30, 1901				
	Tax	Receipts	Value of Exports		
			Foreign	Domestic	Expenses
Saco	\$29	\$53	\$430	\$657	\$476
Brunswick	12,530	14,744	22,654	54,020	98,327
Albany	151,264	151,097	107		13,187
Humboldt	143	198		163,682	3,027
Milwaukee	419,234	420,234	1,782		18,354
Erie	83,385	84,446	230	29,744	6,337
.....	578	1,287	86	134	1,400
Edgartown	331	478			2,319
Cape Vincent	29,749	13,946	136,590	29,749	14,980
Burlington		14			162
Cleveland	747,560	750,100	1,757	388,825	32,316
Gloucester	5,135	7,137	1,000	404	14,901
Pembina	71,023	277	10,308	64,367	13,672



Trial Examination in Copying from Plain Copy

Adams and Draper, through their attorney, procured the organization of a corporation under the name of Adams-Draper Co., obtaining a charter from the State of Maine, with an authorized capital of \$75,000, divided into 750 shares of \$100 each. The charter authorized them to buy and sell hardware, farm implements and other merchandise, and to manufacture gasoline and other engines and agricultural implements. The subscriptions to the Capital Stock were as follows:

John Adams	293 shares
William Draper	227 "
C. H. Burton	100 "
J. H. Walters	80 "
A. B. Miller	50 "

The records of the stockholders' meetings showed the offer by John Adams and William Draper to sell to the company the business of the firm of Adams and Draper for \$52,000 and the acceptance of the offer by the company, payment to be made by the company in shares of its Capital Stock at par, to be issued to John Adams and William Draper as their respective interests appear. The assets taken over and the liabilities assumed by the company were shown in the minutes of the meetings to be as follows: Furniture & Fixtures \$393.00, Horse & Wagon \$275.00, Inventory of Hardware \$2,060.74, Inventory of Farm Implements \$42,414.04, Notes Receivable \$1,529.89, Accounts Receivable, as per schedule \$7,934.60, Insurance Unexpired \$191.66, First National Bank \$3,801.37, and Petty Cash \$100.00, Notes Payable, First National Bank \$5,000.00, Accounts Payable, as per schedule \$1,684.30 and the consignment account of the Excelsior Mfg. Co. \$16.00. Supporting schedules of the Accounts Receivable and Payable were made a part of the minutes. The company also took over the balance of the consigned merchandise, with the consent of the consignors. Adams & Draper waived any consideration of interest accrued or paid in advance. The corporation also assumed the contingent liability on the Notes Receivable Discounted of \$337.73 as per schedule submitted. The interest of John Adams in the net assets turned over was \$29,300 and of William Draper \$23,700.

Of the remaining stock subscriptions, C. H. Burton and J. W. Walters paid up in full in Cash, and A. B. Miller paid his subscription by giving his demand note for \$5,000 with 6% interest from date. All the transactions so far recorded are to be considered as of date of May 1, 1904.

Formulate journal entries to place all of the above transactions on the books and submit them for examination before entering them on the journal of the practice set. In journalizing the taking over of the business of Adams and Draper as Vendors, and another journal entry charging their Vendor's account and crediting their Subscription account. Show the pay-

(Continued on page 27)

VOCATIONAL GUIDANCE

F. E. H. JAEGER

East Side High School, Newark, N. J.

It is my firm conviction that we can reach more of our boys and girls by systematic effort in their English work than in any other way, and without robbing classes of time needed for the technical work of the classes. Also that in the study of good biographies much can be done to help students find the vocation they are best fitted for.



The following summary of a paper presented at the Oakland meeting of the National Vocational Guidance Association by Mary N. Eaton, of the South High School, Grand Rapids, Michigan, tells how she is applying Biography in the South High to direct the vocational aim, and is of especial interest:

Of all of the methods of applying the vocational aim in the high school, those used in the presentation of biography, in the English work of the freshman year, have been to me the most interesting. The adolescent boy or girl craves a knowledge of the deeds of other people. He admires the boldness of one character or the adventuresomeness of another, and while he may not go home to act out that deed so dramatically as he has been accustomed to do in his earlier years, he will assuredly strive to place himself in their positions and dream dreams of a similar future for himself. For this reason, hero-worship enters quite largely into vocational and moral guidance. The man or woman who has achieved something of real value in the right way can not help being an inspiration to young people. As all temperaments are not touched alike, it may be that a child will read many lives of the great or near-great without being moved to follow the kindred path; but at last one biography, perhaps more sympathetically handled than the others or more comprehensively written, is told or read and the child is inspired to know more. This life may be the golden key to mining, architecture, or some other occupation whose characteristics find fertile soil in the mind of this particular child. It may take a dozen biographical sketches before he finds the one that is closest and most sympathetic with his own life and disposition.

The great difficulty at present seems to be the lack of material for young people from which to learn of the successes of the captains of the world. Most of the books are too long and profuse, and good magazine articles are too widely scattered. I do not mean to decry all the excellent biographical work we now have; I mean simply that it is not adapted for the young, that it is written for the adult mind. In many instances too, the very parts we should like to have emphasized — the characteristics that point to success — are so obscured by by-paths that the average child mind misses the point. Nothing is so diffi-

cult as to inspire pupils to read biography. Experience has told me that two things are necessary to induce young people to enjoy this type of writing: Brevity and illustrations. I have come to the conclusion that a small book profusely or even partially illustrated would meet the ideal.

There are several ways to put the lives of people before pupils, but the best is by means of a literary program arranged by themselves. Strictly speaking it is oral composition, minus formality. A program founded on a special topic, closely allied with the biography, usually is interesting and profitable. Thus the foundation of each meeting comes to be the ethical truth most marked in the life of the man or woman whose biography we desire to present. The two things we aim to do are to present a vocation and to show how the person became a success in it.

In my classes, the conduct of the meetings was an outgrowth of the work done in English I. We resolved ourselves one day a week into a club and discussed these matters quite informally. The name given to these meetings was "Experience Meetings."

I select the first chairman, taking care to appoint a pupil who has shown ability to preside and seems to have the greatest amount of judgment in the selection of speakers. After the first program the chairman for the next meeting is chosen by the presiding officer. If the first chairman is a boy, the next must be a girl, and the next a boy, and so on alternately. I usually explain to the class before we begin that the chairman must be carefully selected, as upon his or her shoulders rests the success of the program. I hold him responsible to me; I do not come in touch with the speakers at all and know very little about the program until the day it occurs. Each pupil is made to understand that his part is a necessity to the program; that he can not fail to perform his work without placing the chairman, who has selected him, in a very embarrassing position.

Two years ago I began to notice a peculiar attitude among the pupils: namely, that no successful person lived today in Grand Rapids. They seemed to think that successful men and women were curiosities, either dead like the curiosities placed in museums or else living in New York or Chicago where opportunities were commoner. The pupils appeared to feel that all the great things of life had been accomplished; there was nothing left for them to do. We had in the grades touched upon the different vocations found in Grand Rapids, why could we not touch the lives of her successful citizens? I made a list of 25 common occupations found here, and opposite each placed the name of a man or woman that seemed successful in it. Where a man and a woman were equally successful in the same vocation, I retained both names. It would not have been wise to eliminate the original list of successful people.

(Continued on page 27)



COMMERCIAL LAW

J. H. ROBINSON

Edinburg, Pa.

(Continued from April)

Constitutional Law, Statute Law and Common Law.

Constitutional law is defined in a constitution, which is therefore an enumeration of all the rights, powers and privileges of the national or state government. When we bear in mind the history of its formation we can clearly see that the national government can have only those rights and powers which are specifically enumerated in its constitution or are to be clearly inferred therefrom. It is therefore said to be a government of limited powers.

In accordance with this constitution, a president is elected and a legislature or congress consisting of two bodies, the senate and the house of representatives. A system of courts is also established for the interpretation of the laws made by the national government.

Statute law fixed or enacted by or by the authority of the supreme legislative branch of a government, the written will of the legislature with all the requisite forms of legislation.

A bill in order to become a national law must receive a majority of the votes of each house of congress and must be signed by the president, or if vetoed by him, it can still become a law by a two-thirds majority vote of each house. A law passed in this way is called a national statute. It is of course, formally expressed and exact in its terms. The statutes in force are collected and published by the authority of the government. In a similar manner laws are passed by the state legislature and signed by the governor. These are called state statutes. The statutes constitute a part of what is called the written law.

Common law which is sometimes called the unwritten law because it is not formally expressed as is statute law, but is found in the reported decisions of courts. The common law was in force in England at the time of our separation from her. It had of course been in force in the colonies and therefore the people were familiar with it, thus they naturally chose to adopt it to be in full force and effect so far as was applicable to themselves.

As stated above the common law originated in England so long ago that its exact origin is a matter of some doubt. The general opinion is that it arose from the customs of the times and long usages which finally come to have the full force and effect of laws.

A law we find has four constituent parts: First, the declaratory, which defines the rights to be observed and the wrongs to be avoided; Second the directory by which persons are in-

structed and enjoined to observe the rights and abstain from the wrongs or the committing of wrongs; Third, the remedial which points out the methods by which rights may be established or wrongs redressed, and fourth the vindictory law which specifies the penalty by those who infringe upon the rights and commit the wrongs.

The great object of the law is to secure rights. If a right be declared by the law and it is infringed, the redress to which the individual wrong is entitled is called a remedy. Such remedy is enforced by the power of the state which is called the sanction of the law.

The sanction of international law is to be found only in the opinion of nations, the censure of the press, the moral influence of great writers and the material strength of nations acquiescing in it.

MARSHALL

(Continued from page 17)

music and drawing. When our teachers begin to get this into their heads, there will be hope for the English class.

Another Gang Run to Cover That sounds as though I had gone in for amateur detective stuff, and had stumbled into a bunch of counterfeiters. But the heading is only a "barker's" device to get your attention to a jolly little educational side-show that I came across this week, and about which I at least, had never heard before. Nothing strange in that, of course, for I am constantly running into things I never heard of before, this world being so big and so various.

But to get down to bones. I had been week-ending in the home of John A. White, the man who commands the commercial battery in the world-famous schools of Gary, Indiana. I may remark here, that John has a cheerful way of slipping over surprises on those who are lucky enough to enjoy his favor. It was Saturday morning and I had ended the week's work the day before, by doing a continuous performance in educational vaudeville, before what are known in Gary as "the auditoriums" (more about these later) when John inquired casually,

"Uncle Carl" (that's the homey title by which I am known at the "White House," and by all the Whites, old and young), "don't you want to run into the city today and be my guest at the Commercial Teachers' Noon-day Club?"

"What the deuce is that?" I countered, cautiously.

"O, it's a modest little affair some of us fellows have been carrying on for a year or two. It is made up of commercial department heads from Chicago's suburban towns, — places like Gary, Wankegan, Oak Park, Blue Island, etc. We just get together every month for a luncheon, and chew the rag about various problems. To-

day we are to have Dean Marshall, of the School of Commerce of the Chicago University, who is going to talk on 'The Basis of the Commercial Curriculum.' He is a humdinger; besides being a scion of the world-famous Marshall family, and you ought to hear him."

I ignored this sarcasm, and answered in the language of the Autocrat of the Breakfast Table small boy, "Who else is to run and where's it goin' to be?"

"Well, the luncheon is at the City Club and besides the Dean's stunt, some of us are going to reveal what we don't know about teaching business English."

This seemed explicit as well as inviting, so I went. I am positively glad that I did, for there were not only good eats but things worth listening to. There were some dozen or fifteen young fellows present, from as many high schools around Chicago, besides the head-line, the Dean, and two keen, young members of his faculty, who came along to check up on their chief. The Dean is a rosy and rotund person, who looks and talks more like a real estate promoter than a college dean. By means of a black-board he handed out some mighty entertaining stuff. His theme, "The Basis of the Commercial Curriculum" was put, of course, in the scientifically analytic way adopted of all varsity men, which has led H. C. Wells to observe that "The average schoolmaster dearly loves to sort things out, put them in boxes and stick labels on them." It was a solid bed-rock arrangement, however, and as logical as a log-chain. He averred that the adequate commercial course is to turn out people who are to be something more than technicians—business managers in fact, and that the way to get your curriculum is simply to study all sides, as well as the interior, of the business manager's job. He didn't put it just that way, of course, but that is the way it "reacted" on my meager understanding. (I ask attention to this word "react." It's the very latest thing in high-brow slang, and you shouldn't try to talk altitudinous, educational stuff without it. If you do, you will be spotted at once as a back number. People are no longer impressed, or affected, or convinced—they "react" or "develop reactions.")

It appears that Dean Marshall has been doing a number of good things for this near Chicago bunch, and his stunts are worth many times the price of admission. He is to do still other ones, and I am glad I have a standing invitation to come back for more.

The discussion of English was snappy and informal, with good thought in it, but the talk took too wide a range to be reported in detail. One of Dean Marshall's aids, a bright young man named Barnes, in charge of courses in business English in the University School of Commerce, and an equally keen chap by the name of Lyon, an instructor in that depart-

(Continued on page 20)



What the School Man Should Know About His School Each Day

J. F. FISH, Chicago, Northwestern Business College

Prepared for Private School Managers' Section

On first thought one would simply answer "Everything."

On second thought one must go into an analysis of the things that go to make up an adequate training school; equipment, pupils and teachers.



Under the heading of Equipment must be considered rooms, desks, text books and mechanical appliances.

Text books may more properly be considered under the heading of Stationery, but they really belong under the Equipment heading even though the pupil be required to purchase his stationery outfit, which includes text books.

Then we must consider pupils and next teachers.

Now let us consider the "Schoolman." Commonly applied, this is a misnomer. As applied here it is made to cover the Financial Manager, Employer, Buyer, Principal, and Advertising Manager.

Everybody is coming to realize that the prime matter of consideration for the schoolman, publisher, manufacturer of school appliance, prospective pupil and teacher is CASH. The Schoolman should, then, upon stepping into his office mornings, know that his cash balance is sufficient to provide the needs of the day. To feel this assurance he must then know that he has a sufficient number of pupils enrolled and in attendance at his advertised rates to supply this necessary cash balance. Next, as Employer, he must know that his teachers and other employees are complying with his requirements and are, therefore, "on the job and ready for business."

Next, he must know that his supply rooms are provided with the necessary supplies, such as stationery, etc., to meet requirements.

Next, as Principal, he should be informed as to the punctuality of both teachers and pupils in answering at roll call. He should know that his pupils are of suitable age and qualification to be admitted to his several departments for instruction in the branches enumerated in his curriculum. He must know that his teachers have these pupils divided and subdivided into classes to meet their individual needs. He must know that requirements for study and preparation for lessons are being met, recitations being conducted according to schedule, all of which he must leave to his teachers and his office assistants to compile in a report for him at the end of the day.

He must not fail to realize that next in importance to getting the pupil into the school is the placing of the graduate in the position for which he is best suited, and that it is a matter of mutual concern that the pupil be located as soon after graduation as possible, provided there is not already awaiting him a position with some firm which was perhaps instrumental in his enrollment in the school. Therefore, the Schoolman becomes Manager of the Employment Department.

As Advertising Manager, the matter of employment for the graduate is a very important item, and while generally charged to the Expense Account should more properly be placed in the Advertising Column. Again, as Advertising Manager, he must see to it that he has in charge of his correspondence a capable assistant who will look after details and see that proper enclosures are made in connection with his letter writing, and that sufficient data with reference to follow-ups be kept on file to enable him to check up quickly on any case that should have enrolled or been seen that particular day. As Advertising Manager, he perhaps has in his employ one or more "solicitors." He must know that these salesmen are alive to their jobs and fully capable of going out and presenting the school as an Educational Institution, its only claim for the patronage of the public. He must in some manner keep a thumb upon this very expensive item of advertising, else his ship may soon strike a rock.

As Schoolman, he must know even down to the janitor that his premises are kept in a cleanly, healthful, inviting condition. All of these various requirements call for trained help, trained to meet their respective duties and to discharge them in a manner acceptable to the man who must pay the bills. Thus, we find, ladies and gentlemen, that the Schoolman is a many-sided man, successful in proportion to his training, his experience and his adaptation to the work.

In the past, even now and save us in the future, we have found, find, and will find men in charge of schools bearing the title of "Schoolman," who perhaps at best have been nothing more than teachers. Perhaps we find another bearing this same title who knows absolutely nothing of the requirements of the inner workings of the school. He has never found time or interest sufficient to lead him into the reading of advertising matter, even the theory of advertising.

As a financier he hasn't even learned how to provide the money to afford the necessities of life, let alone the necessities of an institution called a Business College or Private School.

He knows absolutely nothing about school supplies.

As Employer he has perhaps found it necessary to select his employees according to their stipulations of salary rather than fitness for their various positions.

"Experience is a dear school," in connection with the "Schoolman," dear indeed to all concerned. It is, however, necessary, but should not be gained at the expense of publisher, supply dealer, teacher, pupil, and landlord. Happy am I to say that organizations are fast being formed to curb the evils which have thus far prevailed and which will redound to the good name of the Business College in time to come, regretful as it is that it has not been so in the past.

In conclusion then, may I not go back to the very first expression in this discourse that he, the Schoolman, must know everything about his school.

JAEGER

(Continued from page 25)

ple long since gone or now living in distant cities, for these more truly hold higher places—are real heroes—in the pupils' minds. That old proverb "A prophet is not without honor save in his own country" held very true. It was my purpose, if possible, to eradicate some of that and render "honor unto those (in Grand Rapids) where honor was due."

The original biographical list for this grade contained such names as: Benjamin Franklin, printer; Horace Greely, newspaper worker; Clara Barton, nurse; Jane Adams, social service worker. A great variety of vocations were represented. I took this list and after each wrote a name from the list I had previously made of those whom I thought successful in Grand Rapids.

One very bashful girl who interviewed a woman designer had such a pleasant time at her interview that she stayed two hours. The designer took pains to show the girl many of her early efforts, and explained in detail the care needed to be a success in such a vocation. That girl came away, if not won to follow that occupation, at least to have great respect of it. When she delivered her report, she put into it the same enthusiasm that the designer had had. Again, The boy who interviewed a forester came away beaming, and presented this biography with so many personal touches that each member of the class felt that this man was his or her particular friend. As the semester passed it was not unusual for a pupil to come in to tell that he had again met or seen one or another of these people. The class seemed to take real pride in knowing that there were such successful people in Grand Rapids, their home town.

SHERWOOD

(Continued from page 25)

ment of the balance of the stock and prepare and submit a Balance Sheet of the company at the opening of business May 1, 1904.



Accountancy in the Continuation School

ADOLPH HAFNER, Instructor of Accountancy

Central Continuation School, Milwaukee

The Continuation School is a new institution which is an outgrowth of the effort to socialize our nation by universal education. In order to discuss any of the phases of this work, it is necessary first to give an idea of its scope, especially in Milwaukee where the work is far-reaching, the school having an enrollment of approximately eight thousand pupils for the compulsory day classes, and five thousand for the voluntary evening classes. The Law of the State of Wisconsin requires every boy and girl between the ages of fourteen and seventeen to attend the Continuation School at least one-half day each week. I say at least one-half day a week, because any pupil of this age may attend daily if he chooses or add as much time to the required half day as he wishes. Aside from the compulsory, there are also voluntary classes both in day and night attendance.

The Continuation Schools of Milwaukee have been called a "Department Store of Education." They are intended first to conserve the previous education of the student, secondly, to supplement industrial or commercial work with correlated education; thirdly, they give opportunity to the adolescent or adult to try to better himself in his chosen occupation. In some departments like the commercial and printing departments, the aim is to give a complete training, in others only a supplementary training, in still others, pre-vocational training.

These classes are entirely free to the public and are maintained largely by the City and partly by the State through taxation.

The Continuation Schools of Milwaukee have been in existence for four years. Their educational, industrial, social and economic benefits to the city can be recognized everywhere and are generally admitted by the employers, the employed, by parents, by the students, by organized labor and the general public.

The work of the writer of this article is that of conducting a number of voluntary evening classes in Bookkeeping and Accountancy. The features of it, which led to the request of the writing of this article, are, first, that an attendance, almost perfect, ranging between 96 and 98% was maintained. Secondly, that the same personnel along with this standard of attendance in a single class has remained for three consecutive years. Thirdly, that the students in any single class are of widely diverse preparation. With this material the instructor has begun with the most elementary principles of debit and credit and has led the highest class into the problems of higher accounting.

In conducting so conglomerate a group the problem of maintaining the interest and at the same time keeping the individual purposes in the foreground, has made necessary the planning of adaptable methods, calling into use the varied resources and experiences of the students, the development of a high spirit of co-operation among them and of free expression of opinion. The latter is an educational experience meeting properly controlled. In talking of the diversity of preparation I am bound to mention a number of specific instances in the elementary classes. For instance, there is an office boy, a youth of seventeen, who aspires to become a general bookkeeper; a house painter, who thinks he has missed his vocation and at forty-five has chosen to become a bookkeeper; a housewife who has left her children at home with her husband and has come in the evening to learn bookkeeping, because she wants to become a good manager of her husband's business; then there is the ledger clerk with the polished pompadour, who is keeping a book and has much experience, but must not be surprised by a new business transaction without specific instructions. He comes in the evening, for during the day he does his work with one eye on the general accountant, who has a bad cough.

In the higher classes there are a number of bookkeepers who have gained their knowledge through training in the office in a single line and who know that they are limited. They discuss problems with the salesmen who have gained their knowledge through transactions for and with "the house." The experience of the salesmen in making business transactions is valuable to the bookkeeper who needs the human interest. It lends life to the discussion of credits and collections and their effect on sales. A number of cost clerks and others whose work during the day is record keeping and calculating, and does not involve the fundamental principles of accounting, are also in attendance. They lack vision in the matter of administrative work, being only in the operating departments of corporations. The co-partners who want to incorporate are also there, as well as the man in business for himself, who has kept his own books all his life and does single entry bookkeeping in a one horse way.

In the accounting class we meet our "successes" who through training in the previous classes have gotten positions as bookkeepers. Here we find the general bookkeeper, who, having gained his knowledge fifteen or twenty years ago, and having remained in a single line, such as brewery business, which does not seem to have a brilliant future, would like us

to enable him to change positions; also we find agents of bookkeeping and calculating machines as well as systems, who would like to learn what they are talking about, are present.

Each student has his own purpose in coming to school which is the mainspring of his effort even though tired in the evening when he comes to us he is not too tired to express himself, for he has some experience which may be valuable to his neighbor.

We give an entrance examination to each person wishing to enter. The purpose of it is not to weed out, but to learn the individual's equipment and his purpose. Each applicant fits into some class in our school, and the examination tells us where to place him. We put great emphasis upon the psychology of individual differences.

In the classes we do not begin with a single entry system, since it is almost extinct in business. Furthermore, single entry simply has a control on the cash account and gives one absolutely no control or record of any other business transaction pertaining to financial conditions of the business. There is always some one in the class who has had some experience in keeping a single entry set of books and when the work is well under way, we allow a discussion between the man with the single entry experience and the class, on the advantages of double entry bookkeeping. Instead of beginning with a journal, we begin with the principles of debit and credit, using the cash as the medium. Cash is a concrete example of an article we all use, or sometimes have, more or less. We drive home emphatically the idea of the controlling account at the very beginning. We depart from the old red ink closing entry and make all our closings and transfers by entries through the journal. Definitions will help train the memory for definitions, but it will not make bookkeepers. Judgment and discrimination come not by definition but by specific instances and individual experiences. These the class is allowed to gather and thus to generalize. Specific instances of transactions must be realities to the student.

Above all, bookkeeping is an interesting as all of business life. If one brings business life into his class, and uses the resources that his students bring to him it cannot be but interesting. Every student can contribute and the faster student can help the slower one.

We are often asked the question, "Do you use individual or class instructions?" The answer is that an effort is made to instruct groups. The teacher's attention and effort is too divided if all of his instruction is purely individual, but it is so arranged that there is time to supply the individual needs and to have every pupil in readiness for the group instruction.

Regularity of attendance is the measure of efficiency in our work. It



is rightly so because our effort is to reach the great masses, and we know that if we serve them well they will attend. Our service to the student who is absent is nil. If universal education is our mission, regularity and volume of attendance is the proper measure of our success.

WRIGHT

(Continued from page 22)

duet. Next if we look into the sales office (as we should do), we shall see a probably large and expensive force of men, with the aid of considerable outlay for office assistance, advertising and publicity work. The total of this expense of this commercial burden must be taken care of, and if we look into it we shall probably find that the necessity for these expenses varies very widely between the different lines of our manufacture. Standard product disposed of through dealers probably almost sells itself. Special business or new business for which the market must be created, probably costs a great deal to work up. Here we have burden varying according to commercial conditions.

"It will be apparent from the view we have had so far that no absolute, mathematically correct and invariably true time distribution of expense can be made. We must accept some reasonably fair distribution that will serve within allowable limits of error under ordinary fluctuations in business, and we must give separate and careful attention to extraordinary conditions that may make our methods and figures temporarily at least, inaccurate. The methods generally used are more or less rough and ready approximations, convenient to use; sometimes, as misleading as they are convenient but often quite good enough for practical purposes, especially as the experienced industrial manager has a sort of sixth sense, by specially trained common-sense, by which he corrects the occasional false readings of his cost system."

Expense does not naturally connect itself with individual jobs or individual units of product. It gathers like one general cloud over the whole business, but not in distinct wreaths around each transaction.

The Standard Commercial School, of San Francisco, organized last year, Vice President Clyde Blanchard, reports a daily attendance of 130 students. The player piano is used the first month in the typewriting class to develop a high degree of accuracy and evenness of touch. It is also used for penmanship drills by Mr. R. S. Knudson.

Fire on March 8th did \$2,000.00 damage to the Cornell Shorthand School, Battle Creek, Mich. Temporary quarters were secured and school opened on the 12th. The loss was partially covered by insurance.

Side Lights on Bookkeeping

By ARTHUR G. SKEELES

Peabody High School, Pittsburgh, Pennsylvania

Students and Teachers are invited to write to Mr. Skeeles regarding the questions discussed in this series, or any other bookkeeping topics.

PART V

Admitting a Partner

Just a few days after I had made the closing entries at the end of the second year, Mr. Merchant came to me and said, "Say, Skeeles, I was beginning to think that I am a bookkeeper; but I guess I don't know much about it, even yet."



"I am taking a partner into the business. James Sellers has offered to put a thousand dollars into the business, and give me five hundred dollars besides, for a half interest in the business, and I took him up. Now the question is, how am I to enter that on the books? Shall I credit myself with that five hundred?"

"No," I replied. "But how about that thousand? Is it paid in?"

"Yes, it is in the bank, to the credit of the firm," he replied.

"And how did you enter it?" I asked.

"Why, we credited it to Mr. Sellers, Partner," replied Mr. Merchant.

"That was right," I replied. "Now what is the capital of the firm?"

"Well, my capital, as shown by the last statement, was \$1,130.02," he replied. "And adding this thousand, and the five hundred dollars Mr. Sellers paid me, makes it—"

"Hold on a minute!" I interrupted. "Did you invest that five hundred in the business?"

"No," he answered. "I haven't done anything with it, yet; but I am planning to buy a lot, and next summer if the store is doing a good business I want—"

"Never mind that," I laughed. "The point is, if you didn't invest that five hundred in the business, it isn't an addition to the capital, and you mustn't count it in when you figure up what the capital is."

"Well, then, the capital is just a thousand dollars more than I had before Mr. Sellers came into the firm, or \$2,130.02."

"That is right," I replied. "And I understand that each of you is to be credited with one-half of it, or \$1,065.01."

"Yes."

"And you are now credited with \$1,130.02, which is \$65.01 too much, and Mr. Sellers is now credited with \$1,000, which is \$65.01 too little. Then the entry needed is to debit your capital account with \$65.01, and credit Mr. Sellers' capital account with the same amount, which will make the accounts the same."

"But why should I debit my account? I haven't sold any of the store, have I?"

"Indeed you have," I replied. "That five hundred dollars which you received from Mr. Sellers is your payment for this debit of \$65.01."

"How shall we keep account of the personal bills we pay out of the cash drawer, or by the check of the firm?" asked Mr. Merchant.

"You shouldn't ever do such a thing as pay a personal bill out of the cash drawer, or by a firm check," I replied. "In case you do, the amount should be charged to your Personal Account. Then at the end of each month credit the Personal Account by a Journal entry for the amount of salary agreed upon. Then when the amount still due is paid and posted, the Personal account will balance."

"What is wrong with paying personal bills with the firm's money?" he asked. "The money belongs to just us two."

"Because it is unsafe," I replied. "It is much better to keep personal accounts and firm accounts entirely separate. This is easily done if each partner has a Personal Checking Account at the bank, and pays his personal bills by check on that account."

COMMERCIAL LIBRARY

March 5th, 1917.

The Business Educator,

Columbus, Ohio.

Gentlemen:

I am very anxious to build up an adequate and appropriate library for use in a business college, but will confess that I am rather handicapped in this effort by lack of accurate information as to what would best serve this purpose.

It has occurred to me that you might be able to help me out either directly or through your inquiry columns.

If you can give me any information, I would very much appreciate it, and I also believe that this is a question that would prove to be of quite considerable interest to any business college which lays claim to being up-to-date.

Very truly yours,

Geo. A. McLean, Pres.

The Standard Secretarial School, San Francisco, was recently organized under the management of Standard Commercial School of that city. The new school is exclusively for women and will have a limited number of accommodations for boarding students. Its purpose is to train young women for high grade secretarial positions.



EYTINGE

(Continued from page 23)

as may lines of business? There is no limit, as you'll see. Here is the letter:

"Are you still in the ambitious class?"

"When men like John H. Patterson of the N. C. R.; Frank Vanderlip of the National City Bank; W. H. Ingersoll, of Ingersoll Watch fame, all read and study Blank, etc., etc."

I have in my files more than one hundred variations of just such an opening and even the corner grocer can use it to advantage, thus:

"When Mrs. Gold Rocks, of Monument Avenue; Mrs. Yellowplugs, of Riverview; Catherine Calf Chapman, and other buyers of dainty dishes always give Green, Grocer, carte-blanche," etc.

So then, these openings are all chosen because of their adaptability, as well as their proven success. Possibly, more of the success of the original letters depended on these openings than the writers might think, for in my own work I've always found that if I could plan and build the right opening, one in harmony with my plan and purpose, the rest of the letter was easy. Note the prevalence of the question form of opening. This is far safer than other forms, as there is still too much tendency to strive toward "cleverness" in getting a good get-off. With the question form one can build a query that reaches some spot in your prospect's vulnerability and the question usually causes a temporary halt and though for an answer, even to phrasing the answer in the reader's mind so that it is attuned to your sales-argument. It is possible, of course, to be so jaccassic as to phrase a question that repels, as did the letter of a Baltimore financial firm which opened with "Are you open to good ideas?" and brought back this penciled note from a textile manufacturer: "No—I'm a blankety, blank, backwood's, blundering fool." In general there are no rules for opening, save this: "Get his interest," and to do that talk about something in which he has an interest, rather than you.

"This sheet of paper you hold in your hand is of the quality used by those who sometimes have to dictate direct to the machine.

"Those who are compelled to put business stationery to such a severe test use Leslie's Bond, because," etc., etc. (From a letter built by Mac-Martin which almost at one stroke trebled previous business in same grade of stock.)

"Are you a farmer or a miner?"

"Don't be surprised—there are lots of farmers who are really miners—they mine instead of farm their land—

"In mining you take the wealth from the land and you continue until it is all gone. When it is gone the mine is abandoned and worthless—" (Used by International Harvester Company, to consumers, in behalf of dealers.)

"You have a personal interest in a problem of large importance—the sanitary disposal of waste, refuse and garbage in your residence." (One of series of four letters selling garbage incinerators—50% of business traceable to letters.)

(Concluded in June)

April 3, 1917

Dear Mr. Zaner:

Let me get a genuine kick out of my system at the expense of Brother Cupper, who gives, on page 31 of April B. E., an "Advertising Talk No. 8."

This article is so full of error for the earnest student of advertising that I regard it as a sober and serious duty to make some correction.

Mr. Cupper says:

The proper calculations on SPACE should not be a very difficult matter to those who are familiar with TYPE, and it should be comparatively easy to become conversant on the following: "Semi-nonpareil, brilliant, gem, diamond, pearl, ruby, nonpareil, emerald, minion, brevier, bourgeoisie, long primer, small pica, pica, great premier, canon, etc."

Now, then, the downright truth is that not one out of a hundred advertising experts know a blamed thing about "brevier, pearl, minion, bourgeoisie, great premier, semi-nonpareil" and similar type terms, for they have not been used in two decades or more. Advertising and printing long, long ago gave up these old-fashioned clumsy names as indicating the size of type and we now designate type-sizes by what is known as the point system, thus 4 pt. is an extremely small type face, while 24 pt. is bold display of considerable size. The modern system is so much simpler and more efficient, being based on so many points to the inch, that it seems an anachronism to read of a man advising students, in a department of "Business Efficiency," to familiarize himself with terms which have not been used in advertising for more than two decades. As a matter of fact, these olden-day type designations belong to the period of candles and snuffers.

Again Mr. Cupper says "It should be a matter of much interest to the advertising man whether 226 SALES LETTERS out of every thousand are productive." In his next paragraph, he intimates by comparisons, that such a figure, equivalent to 22% is an evidence of failure. I do not desire to call Mr. Cupper an advertising tyro, but I do assert that if he can write letters that pull 22% of replies on the average, I can place him in several positions paying better than \$10,000 the year!

So that Mr. Cupper's article does not give any false ideas to business teachers on the subject of advertising, I'm going to tell some downright hard facts. Returns on letters vary ac-

cording to many circumstances. A form letters that offers to sell a \$2.00 book, which brings back the cash with order, three times out of every hundred letters, is a mighty good average indeed. A publisher of my acquaintance, selling books on approval, is mighty glad if he gets 5% of replies on his mailings. Mind that this does NOT require payment in advance—it is merely an opportunity to send the book. ON THE WHOLE, EXPERIENCED ADVERTISERS ARE SATISFIED TO GET ONE PER CENT, OR TEN OUT OF EVERY THOUSAND RATHER THAN 226 ON THEIR GENERAL MAILINGS!

To be sure, these results vary. I know of one letter which produced 91% of replies, when personally typed and ink-signed, going to a most carefully selected list with whom the mailing house had strong relations. Yet, I know of instances where processed (multigraphed) letters pulled even stronger than personally typed letters—and this same house with the 91% of replies is amply satisfied to get 6 and 7% of return to its ordinary letters.

In general, the percentage on form-letters may be said to run around three to six percent on developing inquiries from non-interested strangers; from six to twelve per cent on developing inquiries from interested parties knowing the mailing house; from twelve to thirty percent where relations have already been established.

Of course, in personal correspondence, based on intimate business relations of long standing, a higher percentage may be expected, but when Mr. Cupper elevates his eye-brows at 226 replies out of every thousand sales-letters, he betrays an alarming lack of experience with advertising letters or similar mailings. Or, for that matter, salesmanship in general, for if every flesh-and-blood salesman could land a contract, one out of every five visits, 226 out of every thousand calls, he'd have an income large enough to maintain a limousine, an aeroplane, plus a motor yacht.

So far as the comparison of 226 uncollectible accounts out of every 1,000, with sales-letters—there can be no just comparison—they're entirely different things. As a matter of fact, if every grocer in this country were to get 226 checks in reply to his FIRST mailing of statements at the end of the month, he'd feel pretty lucky! He collects by second and third mailings, by personal reminders to his patrons, etc., etc. The writer has had some peculiar success with collection letters—having written a book on that subject—having built a set of five collection letters that are credited with having broken all world's records in results. In one test this set of five letters made a return of 11%, 17%, 34%, 43% and 96% of the remainders after each mailing. I quote these returns that students may compare with Mr. Cupper's 226 figures, especially since these figures were achieved on accounts from six months to two years old, which had



been given up as "charged to profit and loss." But, it must be remembered that in each case, the result was NOT on the total list, but on the names remaining after a previous mailing. Inasmuch as it required cumulative effort and persistence to clean up this list, so does it require insistent follow-ups to achieve any 226 returns out of a thousand names on SALES WORK.

Mr. Cupper is a bit wrong again, when he says the majority of those who read ads are wage earners. It is a peculiar fact that those magazines and periodicals which appeal mostly to wage-earners have very little advertising patronage, as will be evidenced by a study of those magazines published by trades-unions, which contain very little display matter. On the other hand, class journals going to executives carry an enormous amount of advertising, as evidenced by "Dry Goods Economist," "Factory," "System" and the like. A recent issue of "IRON AGE," whose circulation is exclusively among executives in industrial fields, carried over 300 pages of display advertising. The truth is, that while it is eminently desirable to write ALL advertising in as simple, clear, understandable language as possible, yet the truth must be told frankly, that advertising is most efficient when appealing to classes of better than average intelligence, possessing a larger buying-power than that of the wage-earner.

Sorry that I must contradict your contributor—but in every happy family there's always some "sassy brat" who has to "but-in"—perhaps that's my role and it may entail the usual paddling. No matter, I've been in this at least

Sincerely yours,

LOUIS VICTOR EYTINGE,
Editor of POSTAGE—The Magazine
of Direct Mail Advertising.

"Gregg Speed Studies," a new departure in the way of shorthand texts, is announced by The Gregg Publishing Company.

The material, instead of being printed, is written in shorthand, all the outlines conforming to the principles laid down in the new Manual. Each lesson is prefaced by a "Speed Study" dealing with a separate feature of speed and accuracy development.

The material for reading and dictation is of unusually high educational value, and comprises literary, business, and scientific articles as well as modern correspondence.

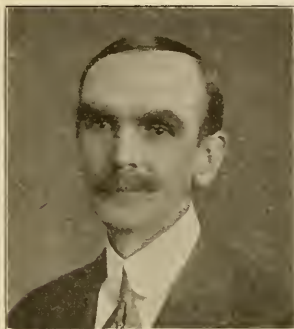
The book contains 320 pages, is bound in cloth, and is uniform in size with the new Gregg Manual. The price is \$1.00.

April 7, 1917.

Business Educator,
Columbus, Ohio.

Gentlemen:

An unusual condition requires an unusual solution. We have no fixed standard as the basis for a certificate for commercial teachings. Hence the 45 teachers of commercial subjects in



Mr. C. Edward Prescho, whose portrait appears above, is principal of the commercial department of the high school of Charleroi, Pa.

Mr. Prescho has long been a friend and supporter of the Business Educator and, as a consequence, has a lively interest in penmanship in his classes. Business Educator subscriptions come from Charleroi and Business Educator Certificates go to Charleroi. Mr. Prescho has always impressed us favorably as a man, as well as a progressive commercial teacher.

Vermont's public schools are being asked to suggest a minimum standard for future commercial teachers in the Green Mountain State. The accompanying circular letter is sent to each teachers. When I was appointed eight years ago I took the same examination as teachers in rural schools,

Respectfully,

IRVING V. COBLEIGH.

April 7, 1917.

Fellow Commercial Teacher:

We have an unusual opportunity to shape commercial education in Vermont. The Commissioner of Education has no data upon which to grant certificates to commercial teachers.

What do you think is the proper minimum standard?

Please give your suggestions as to the following, and indicate other desired qualifications:

General Education—
High School
College
Technical Education—
Business College
Commercial Course in High School
Summer Courses
Professional Training for Teaching—
College
Normal
Summer Schools
Teacher Training in High School.
Apprentice (assisting regular teacher)
Experience—
Teaching
Business
Health, Personality—
Character
Scholarship
Discipline
Magnetism
Enthusiasm
Dignity
Decision
Optimism
Initiative
Ambition
Energy
Neatness
Tact
Yours for Vermont's Commercial Education,

Central Commercial Teachers' Association

Fourteenth Annual Meeting

Des Moines, May 4 and 5, 1917

Miss Lena A. Vogt, President,
Cedar Rapids, Ia.

Apply to the President for copy of
Program, which is very complete.

School Room Problems

Are featured for the meetings.

Program Headliners:

J. S. Dickey, Pres. Bowling Green,
Ky., Business University.
Mary S. Horner, Waterloo.
H. L. Rohde, Knox School of Sales-
manship, Cleveland.
C. M. Gump, Des Moines.
W. A. Robbins, Lincoln.
W. A. Larimer, Indianola.
Governor Harding.
Adelaide Hawkes, Chicago.
Mrs. E. A. Kennedy, N. Y.
J. E. Morris, Cedar Rapids.
J. N. Darling, Des Moines.
Janet Biller, Des Moines.

Program Participants:

Clara Foss, Des Moines.
Mrs. Dollie Burgess, Council Bluffs.
Mrs. Annie S. Greenwood, Valley
City, S. D.
Kathryn Hart, Fort Dodge.
G. F. Maetzold, Minneapolis.
L. E. Gifford, Des Moines.
B. O. McAdams, Waterloo.
Ivan E. Chapman, Detroit.
Nellie Boyack, Cedar Rapids.
Alice B. Hoskin, Cedar Falls.
Myra B. Duncan, Chariton, Ia.
Helena Reynolds, Cedar Rapids.
S. B. Price, Peoria.
E. B. Lyons, Dubuque.

Some Features:

Reception.
Music.
Fraternal Luncheon.
Fellowship Dinner.
Complimentary Theatre Party.
Penmanship Movie.
Election.

Get the Program
Then Get to Des Moines

BUSINESS EFFICIENCY

THOS. E. CUPPER, Inc. Acct.
Bingen, Ga.

Advertisements are often-times preceded by short introductory talks thus:



THE GOLDEN GLORY OF AUTUMN

adorns all the world outside. You can easily and satisfactorily adorn yourself in harmony with the season by selecting your fall garments here.

BUT

this is by no means all there is to it—these introductory talks should be appropriate—lead along the lines of least resistance, and blended logically and smoothly. Some SCHOOLS adopt a style about as follows:

A BANK ACCOUNT

cannot be started by the man who earns just enough to meet expenses. To EARN more you must LEARN more.

Our business is to teach you HOW to step out of the class of the poorly paid into the better paid class—the class that earns the BIG salaries—salaries large enough to enable them to enjoy life and save something for OLD AGE.

Our training has placed many men and women in position to dictate their own salaries. We can equip YOU to dictate YOURS—tell your employer HOW MUCH you want, and GET IT.

Others seem to prefer an AD on this order, thus:

GET
WITHIN
REACH
OF
THE
DOLLARS.

SUCCESS

is within easy reach of any young man or woman possessed of an average set of brains. There is no better preparation for life, or a more certain promoter of success than a thorough **Commercial Training**.

GRADUATES

of this institution are ALWAYS in demand, and their services have a recognized value in the Business World, because the broad training we give fits them for SUCCESS in any direction.

Again, there are some who seem to be partial to something like this:

M any men and women are daily losing
O pportunity after opportunity
R esulting from a lack of Expert Training
E ssential to SUCCESS.

D on't delay preparing for positions
O ffering SURE promotion—Big Pay,
L et us steer YOU to SUCCESS
L earn HOW we can easily help YOU
A chieve your life-long desires—
R each the goal-stake of your ambition.
S end to-day for FREE descriptive literature.

Advertising Literature has been received from the following: Miss Osgood's School for Girls, Jenkintown, Pa.; Ferris Institute, Big Rapids, Mich.; Duquesne University, Pittsburgh, Pa.; The Gregg Publishing Company, New York City, N. Y.; Remington Typewriter Company, New York City, N. Y.; Wisconsin Business University, La Crosse, Wis.; Meadville, Pa., Commercial College; American Book Company, New York City, N. Y.; Mississippi Normal College, Hattiesburg, Miss.; The Hoff Business College, Warren, Pa.; State Normal School, Whitewater, Wis.; Sioux Falls, S. Dak., Business College; The Stenotype Press, Indianapolis, Ind.; South Division High School, Milwaukee, Wis.; The Phonographic Institute Company, Cincinnati, Ohio; Board of Education, Chicago, Ill.; Metropolitan Business College, Cleveland, Ohio.

The Duquesne University School of Accounts, Finance and Commerce, Pittsburgh, Pa.; W. H. Walker, L.L.D., Dean, accommodates 1000 students, conducts 75 classes, and supports 40 instructors. It specializes in training commercial teachers for public and junior high schools and commercial colleges. The courses lead to the degrees of Bachelor of Science in Economics, or Bachelor of Commercial Science. Courses specially suited to commercial teachers are conferred upon those completing the courses. Both day and evening courses are provided. The school occupies the fifth floor of the Vandergrift Building in the heart of downtown Pittsburgh.

Mr. Carl T. Wise, of the faculty of the Commercial School of Whitewater, Wis., State Normal School, has been granted a year's leave of absence for advanced study at the University

of Wisconsin. Mr. and Mrs. Wise will leave for Madison at the close of the school year and return to White Water in the fall of 1918.

Simmons College, 300 The Fenway, Boston, Mass., publishes a 1917 summer session bulletin, outlining most excellent courses of study in various subjects. The School of Secretarial Studies, comprising commercial subjects, shorthand, penmanship, etc., etc., will be of interest to many of our readers. Messrs. Rittenhouse, Eldridge, Atticks, Nichols and Althouse are the names of well-known people in our ranks who have charge of most of the commercial subjects.

M. F. Denise, recently of Detroit, Mich., is now teaching bookkeeping and accounting in the State Normal School at Whitewater, Wis.

Charles Spohn, of the Zanerian College, Columbus, O., has been engaged to teach commercial branches next year in the High School at Kittanning, Pa.

The Pope Business College, Derby, Conn., has hired Mrs. H. S. Daniels, of Elizabeth, N. Y., to handle the shorthand work.

Helen Caffrey, recently with the Gutches Business College at Bridgeport, Conn., is now a teacher in the Derby, Conn., High School, handling commercial subjects.

W. H. Dietrich, of Summit Station, Pa., is now employed in the Youngstown, Ohio, Business College.

N. H. Rowe, of Marquette, Mich., has been elected a teacher in the commercial department of the High School at Oklahoma City, Okla., next year.

The High School, Ellwood City, Pa., has a new teacher in the commercial department, Miss Cleo Hazen, recently engaged.

N. C. Wood, of the High School of Commerce, at Omaha, Neb., has been elected to a commercial teaching position in the Detroit High School of Commerce, Detroit, Mich.

E. W. Barrington, of Man, W. Va., is teaching commercial branches in the New Jersey Reformatory at Rahway, N. J.

Amanda Hagenstein, recently with Brown's Business College at Galesburg, Ill., has been transferred to the Brown Business College at Davenport, Ia., where she has charge of a new course in Special Secretarial work that is being introduced there.

Mrs. Antonette Mackie, of Marlette, Mich., is a newly-elected teacher in the Oshkosh, Wis., Business College.

J. W. Rumrill, now of Middletown, Conn., will have charge of the commercial work of the High School at Englewood, N. J., next year.

Mr. Walter Leroy Smith, for nearly twelve years associated with the Malden, Massachusetts, Business School, has acquired full control of that institution, which means renewed vigor, new policies, and increased enthusiasm. We wish the new institution the prosperity it deserves.



A Knight of The Road

The Story of a Modern Highwayman

By CHARLES T. CRAGIN

Chapter V

In the early history of life insurance, men took out policies for moderate amounts, that their wives and children might not be left destitute in case of their death, but at the present time many men of great wealth carry a large amount of insurance.



There is a good reason for this. In the first place the proceeds of an insurance policy can not be seized for debt and the family may count on receiving it promptly, no matter how badly the dead man's business may be involved.

More than that, the death of a great master of industry sometimes causes a tremendous jolt to the business, and ready money is required to meet claims at once, and it is not always an easy matter to realize immediate cash from any business of magnitude, and so it comes that J. P. Morgan, Jr., carries two and a half million dollars worth of insurance and many other great business men carry great amounts.

Steve began on small policies, from \$500 up to \$2,000, with an occasional \$5,000 and one glorious \$5,000 policy; but Sam Curtis thought nothing of a \$10,000 policy, had written several of \$20,000 and talked airily of the \$100,000 policy he expected to write on the life of Fingy Connors, the Buffalo politician; and Monroe, who didn't talk airily about anything had written \$100,000 on the Pure Malt Whiskey Magnate and several policies of from \$10,000 up to \$50,000, and then Steve encountered a chemist by the name of Holmes who came to Buffalo from Chicago. The chemist Holmes was conducting experiments in high-explosives and poisonous gases, and it was necessary for him to have a skilled assistant, for many of those experiments could only be conducted by careful men at critical periods. To Steve's delight, he succeeded in writing a policy of \$20,000 on the life of Dr. Holmes' assistant, a young college man in perfect physical condition. Mr. Holmes was obliged to confide many secrets to this young man and his loss would be a serious matter in the delicate experiments the chemist was conducting. So the policy was made in favor of Holmes, and Holmes paid the premium, as he had a right to do. You know Paderewski's managers insure him and Detroit insures Ty Cobb, and the custom of insuring skilled employees is not at all uncommon.

And then Steve, much elated, started out after big game. For with the

\$20,000 policy he received a commission of something like \$400, and bought a new suit of clothes, and took the MacPherson boy and girl to a concert in the Buffalo Music Hall, where they listened to Sousa's band, and a singer, who almost screeched the roof off.

The MacPherson Family

Steve boarded with the widow MacPherson, a very serious minded lady of about forty-five. She had been a sensive Scotch lassie of the Lowlands and like many of the Scotch Lowland lassies of the old time she had been swept off her feet by the impetuous wooing of Sandy MacPherson, a wild Scotch Highlander descended from an illustrious family which had produced generation after generation of cattle thieves, smugglers and outlaws of the hills. Sandy was a handsome scamp with flashing black eyes, curly hair, smiling mouth, a ready tongue and "a way with women." He had led the Lowland girl rather a stormy life in the new world to which they had come soon after they were married. She was a devout Presbyterian determined to bring up her children in the way of the "kirk" which Sandy MacPherson seldom troubled with his presence, and he had a far better appetite for the smokey whiskey of his native land than he had for the lake water that ran, through the pipes of Buffalo.

But Sandy was drowned in a great gale that swept down from the North over the waters of Lake Erie, and his limp body was tossed up on the beach where his wife wept bitterly over him and where other people said she was mighty well rid of him.

The widow with two young orphan children showed that ability which is characteristic of the Scotch. There was a little money left her, a few hundred dollars of insurance, from the Clan McAlpin, of which order Sandy was a member. With this she rented and fitted up a large house, took boarders, and by working about four times as hard as any Southern slave ever dreamed of working in the old slavery days, she managed to bring up the children and gave each of them a High School education.

It was grim business for her, and grim business for the children as well, to keep the wolf from the door and at the same time dress neatly and get an education. From early daylight until school time Agnes made beds, waited on the table, swept floors and dusted furniture, for everything was kept spotlessly neat in the widow's household.

Donald, the boy, did his share too, for from four o'clock in the morning until school time he carried papers to a list of customers that required several miles of foot work on pave-

ments and flights of steep stairs and, after school was over, he sold papers on the street until long after the gas lights gleamed on the pavements. There was little of amusement for the children, for the widow did not believe in dancing, had a holy horror of theater, and was sure that the devil himself was the inventor of all card games. The boy did not mind it much, he was like his mother, a Lowlander, and he plugged steadily ahead with his studies and newspaper work, and in due course of time graduated from the high school, and went to work in a railroad office, and now, at nineteen, he held a good clerical position at \$40 a month, and brought his money home to his mother every pay day. A sober, steady, reliable young man was Donald, but Agnes was a bird of another feather.

In the first place she was much handsomer than the boy, and she had far more of her father's nature than that of her mother. There was a sparkle and gleam in her dark eyes, and a crinkle in her wavy brown hair, and a flash of white teeth, and an upward curl to the lips that showed high spirits and bubbling laughter, and a dash of wildness that only needed relaxation to make itself known. In scholarship she was far more brilliant than her brother, but far less reliable, and the teachers couldn't manage her so easily.

She went through high school, got her diploma and, after a few months in a business college, took a position as general office assistant to a young man who had built up a large business selling, on the installment plan, high class clothing, furs, and jewelry to men and women.

The Story of Agnes MacPherson

The firm that employed Agnes MacPherson was made up of two individuals. A rich New York Jew by the name of Marx furnished the capital, and a young Buffalo man who had been a successful salesman himself pushed the business. He employed several solicitors and collectors, and handled a superior line of goods. Expensive furs, seal skin sacks, Persian Lamb jackets, and custom made clothes for men, which sometimes cost a hundred dollars a suit, were his line.

You would be surprised to know how much of the costly raiment of the wives of men with moderate salary were bought on the installment plan at that time, and I don't suppose conditions have changed much now. There were three or four men employed, whose business it was to look after the collections. One of these, a handsome young French Canadian, had made the acquaintance of Agnes and was paying attention to her in a rather clandestine manner, for the widow MacPherson would not for an instant have tolerated the dashing and rather over-dressed young fellow in whom there was something that appealed to the streak of wildness in the human nature of the long repressed Scotch lassie.



Now you can keep children down as long as you have them under your thumb. The minister's son does not play poker in the minister's house nor does the minister's daughter dance the turkey trot under the nose of her austere father or her prim mother. When the minister's son goes away to college or his daughter to a girl's boarding school they are quite as likely to run wild as any of those who have come from less strictly governed houses. If you let the boy or girl play cards at home and go to well conducted dances and take in a theater once in a while they get to be common everyday things and don't arouse excited emotion, but forbid these things, and they have a fearful attraction, and so it was with Agnes. Her joyous lively nature had been repressed, and far too rigidly, and there came the natural rebound, and young Arthur Desplaines happened to be the masculine element in what wrought the downfall of a girl who was naturally good.

Of course, it required some deception to carry on an acquaintance with young Arthur Desplaines, without the knowledge of the widow MacPherson, but there is never a difficulty so great that it cannot be surmounted when it comes to deceiving in the affairs of a man and a maid. Over-time at the office, evening work that must be done, were sufficient excuses to account for a few hours at one of the public dance halls that were numerous enough in the city of Buffalo, and there were parties among the gay French people where card playing and dancing with a glass of wine all round were common, and occasionally even a theater visit could be arranged under the plea of monthly statements that required a lot of work at night. All this was just an outbreak, which was excusable enough in a girl whose high spirits had long been repressed, and she knew perfectly well that her mother would sternly forbid anything of the kind.

It doesn't pay to forbid everything that appeals to the high spirits of youth, and above all it doesn't pay fathers or mothers to lose the confidence of their children, any more than it does for children to lose confidence in their father or mother. If a girl can go to her mother and talk with her about her companions, male and female, and her amusements, which are the amusements of other girls of her age, the mother can give her much good advice, which on rare occasions she may follow. I don't say she WILL, but she MAY, and at any rate the mother will have done her part.

It took considerable money for these dances and theater parties, and suppers at rather good restaurants, and for an occasional drive with a party, behind a good span of horses, along the Lake Shore Boulevard, but young Desplaines always seemed to have plenty of money, and he drew a very good salary as collector and salesman for the company.

But there came a day when his col-

lections didn't balance with his accounts. He didn't have as much money as he should have, when the accounts collected were placed to the credit of the customers, and Agnes discovered this fact, and called his attention to it.

The fact is, young Desplaines didn't confine his attention entirely to Agnes. Like the industrious bee, he did not cull all his sweetness from one flower, and there were other girls whose company was much more easily attained than was that of Agnes. Besides, the young man had taken a course of instructions in the game of billiards, where a man always plays for one or two tables while learning the game. The author did, and he learned it just about well enough to be beaten by any half way decent player at that. Desplaines also labored under the impression that he could play the great American game of poker. He was mistaken in this impression, as many a better man has been, and mistakes of that kind always draw heavily on a man's bank book, and the result was that he was away behind in his collections, and Agnes had been led into helping him cover up this shortage by keeping track of the customers, and became, of course, while not an actual thief, an accessory to the theft after it had been committed. It was dishonesty, nothing more nor less than a breaking out of the streak of lawlessness inherited from her outlaw-descended father; but it must be remembered that not all the law breakers of this country are in jail. If they were it would be necessary to multiply by a larger number than nine the prisons and reformatories of this country. The author never stole a million dollars, he hopes he never would, but he never had a chance, and he fancies there are many more men and some women in his class. The Lord's Prayer has a clause which says, "lead us not into temptation," and there are a lot of people in this world who may be thankful they have not been led into temptation.

But the day of retribution was at hand, as it generally is to the wrong doer. Desplaines had promised Agnes that he would make up the deficiency in his accounts. He told her some kind of a yarn about property that was coming to him from a deceased relative in Montreal. Really, he expected to make it up, if he had any expectations in the matter, by profits in the poker room, which are as uncertain as the winds of April, which blow East, and West, and North, and South all in one day. While Agnes was out to lunch, and the proprietor happened to be in the office, a woman came in to balance her account, and found that she had not been credited with \$20 paid on account a short time previous. The explanation was not quite satisfactory. Agnes was not well enough schooled in deception to lie successfully and the proprietor's suspicions were aroused, and an auditor called in, and a brief investigation showed that there were many of these ac-

counts that had not been credited, that the collector, Desplaines, was undoubtedly crooked, and that the bookkeeper, Agnes MacPherson, must have known this fact. The next morning Agnes found a hard faced man in plain clothes waiting at the office, and the man pulled back his coat lapel and showed a small silver star with the word "detective" in black enamel on the face, and Agnes was under arrest and in very hot water indeed. She broke down completely, and the story came out in all its shamefulness. Her mother was sent for to see if any arrangement could be made for bail, for the proprietor, who had trusted her implicitly, and who was a hot headed man, was full of wrath and declared that both Agnes and young Desplaines should be taught a lesson that would prevent other employees of his from getting their cash accounts fixed up. The widow MacPherson was pretty nearly broken-hearted, for in spite of her rigid morality she devotedly loved her children, and as is naturally the case in mothers, she loved the wild Agnes even more than the steady going Donald, though Agnes got the scoldings and the repression all the time.

Now, Steve Knight was in the MacPherson family, as everywhere else, a tower of strength in time of trouble, and to him flew the Widow MacPherson, watery of eyes, and red of nose, after a long night of sleepless agony, and Steve after hearing the story went down to see Mr. Harding, the employer of the culprit, Agnes. It was an interesting interview, and began with a very sharp intimation on the part of Mr. Harding that he was fully capable of minding his own business, and heartily wished that other people would do the same.

"That's all right," said Steve with unflinching good nature, "but if everybody minded his own business, and didn't butt in on anybody else's, we would be plugging along just as our great-grandfather's great-grandfather nine time back were doing, and you would hardly want to do that now. Would you?"

"Well, no, I suppose not, but what's that got to do with this business? I trusted that girl. I paid her well, and didn't over-work her, and she sat right here and let that little French cuss steal my money, and helped him spend it, and cover it up. What she wants is six months over at the house of refuge, and it's what she'll get, too."

"Well now, you know," said Steve, "If we all got just what was coming to us, quite a lot of people would take a turn at pounding stone, and picking hemp and the other industries of our houses of correction. You're more older than I am, not so very much, but some, but I'll bet if you or I, or any other man that is as old as either of us, and has ever been out of his father's door yard, or had his mother's apron strings unhitched from him, were called strictly to account for everything we had ever done that



wasn't according to law, and were punished for it, a good, big number of us would wear stripes awhile. You don't look like a molly-coddle or a sissie. You have been around some yourself, same as I have. Suppose we both had to account for everything we have done that wasn't entirely legal. Could you draw a clean ticket? I couldn't."

Harding's brow contracted. He thought a minute. Then his lips twitched a little in a smile that he couldn't entirely repress. "Well," he said, "of course, there are some things in the life of most every one of us that we would like to forget."

"You bet there are," said Steve, "and do you know there is one thing that I never would forget in God's world if I did it?"

"What's that," said the other.

"If I sent a young fellows or worse yet, a young girl into any institution, that would just everlastingly blacken her whole future, and enable people to point the finger at her and say 'jail bird'; I'd never forget it or forgive myself. Now Mr. Harding, I know this little girl of yours. She isn't faultless. You and I are the only two people that I know of that ARE faultless, and the very fact that we are ought to make us feel a little softer to those poor unfortunates that are not in our class. This little girl never had a chance to have any fun in her life, and she's as full of it as an egg is full of meat. Her mother's one of the best women that ever lived, but she's narrow and her life has been a hard struggle, and that girl has worked early and late with mighty little of pleasure to make up for the hard hours of labor, and when she got out and got a little money that money went to pay the bills of the house, and she ran across this young Frenchman, just the kind of a fellow to capture the fancy of an inexperienced girl. You know how girls are yourself. Half these fellows that buy this junk of yours put it on to fascinate young girls, and the girls fall for it. All you have got to do is rig a fellow up like King Solomon in all his glory, with a flashy suit of clothes, a fur lined overcoat, and some jewelry, and the bigger fool he is, and the cheaper skate he is, the surer some nice sensible girl is to fall for him. Now Mr. Harding you don't want to send that girl to jail when you come to think it over. You wouldn't do it. I wouldn't if she'd stolen the whole shooting match, and the amount isn't big. Give the girl a chance. Catch the young scamp. Desplains, if you can, and if you think it is worth while, but don't send that girl to the house of refuge. You'll never forgive yourself in God's world if you do."

Harding coughed uneasily, blew his nose, shuffled his feet, twisted revolving chair back and forth three or four times, bit his cigar in two and threw it into the coal hod, and then said "The devil, no! I can't when you come to put it that way. I couldn't send that girl up. Of course

she was a little fool, and her mother was a bigger one. It don't pay to keep those kids with their noses so close to the grind-stone, that when they get away from it they can't tell a good man from a bad one. I won't prosecute her, but I don't want her here any more."

"That's all right," said Steve. "I'll look out for her, and you're never going to regret this, Mr. Harding, and you would have regretted it as long as you lived if you sent that girl to the House of Refuge, and she picked up all the information she would have picked up from the hard cases that go there, and then had gone straight to the devil afterwards, as she certainly would have done. I am obliged to you, and she'll be obliged, and I believe it will give her a lesson that will last her as long as she lives. At any rate you have done your part." And the two shook hands, and Agnes went home to her mother.

It was a very subdued Agnes MacPherson that came back to her mother after the exposure at the Harding office, and before she came back cleared from all legal responsibility Steve Knight took the opportunity to say a few words to the mother, who was now thoroughly aroused to the fact that her bringing up of the girl had not kept her out of temptation.

"You see Mrs. MacPherson," said Steve, "you got to remember that you were young once yourself. Of course old people like you and me—"

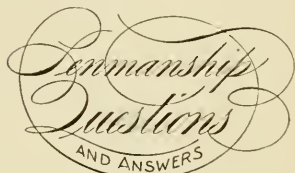
"You," sneered Mrs. MacPherson, wiping her eyes with the corner of her apron. "You are nothing but a kid yourself."

"Well, now, of course, I'm not bald headed, nor gray, and I can still eat solid food, and don't have to live on spoon victuals because my teeth are all worn out, but I have seen quite a little in my brief transitory existence, and I know enough to know this, that you can't make an old man or an old woman out of a boy or a girl, without pretty nearly spoiling them, and if they have got any ginger in them it will show just as quick as they get the chance, and it is a good deal better to have it show while they are young and around home than it is after they are grown up, and away from you. You have been awfully strict with Agnes. You wouldn't let her go to the dances, nor a theatre, nor a card party. Now I bet when you were a girl you weren't so very slow yourself. If you had been you wouldn't have run off to get married to the good looking young fellow whose crayon picture hangs up in your parlor."

The widow MacPherson was not so old but that she flushed a bit at this slight reference to her own girlhood, which he it said in strict confidence was not lacking in sprightly incident.

Mr. Harding, who was at heart a good fellow, offered to keep Agnes in his own employ, but she said "I don't believe, Steve, I could go back there. They would be thinking all the time of what I did, and I would be think-

ing of it too. I must try and get a job some where else if anybody will hire me," and Steve Knight got her a position in the office of the big Insurance Company which employed him, where she took dictation and hammered a typewriter to beat the band, and had nothing to do with the handling of the cash. She is married now, and has children of her own, and the lesson was sufficient, and then there came a thunderbolt that startled Steve Knight more than anything thus far in his career. It was a summons to appear as a witness in the trial for murder of Doctor J. C. Holmes, chemist, on the life of whose assistant, J. C. Lyons, Steve had written a policy of twenty thousand dollars about two years before the time of the summons.



What size pen is best for lettering diplomas? I found No. 1 to be a trifle clumsy.—J.

The size of pen is determined by the amount of space and the size of the other work on the diploma. The name should usually be next in importance and size to the name of the school. It should be larger and more prominent than the body of the diploma, but should not be too large. Ordinarily a No. 1½ or No. 2 pen is used.—E. A. L.

Is it permissible when lettering diplomas to mix alphabets such as using the capitals of the Old English and the small letters of the German Text?—J. H.

It is not good art to mix two styles of lettering on a diploma. In fact, on any piece of work it is a good plan not to mix more styles than is necessary. To be on the safe side make your whole piece of work harmonize by using one kind of lettering or one type of scroll work or ornament.—E. A. L.

To Penmen, Teachers, Engrossers, Students, Business Colleges and Librarians!

Following the example of my friend H. W. Ellsworth, I offer at auction a number of rare and valuable works on Penmanship, a list of which will be furnished on application.

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Paintings, Drawings and Etchings by
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*From the 14th of November to the 9th of December,
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This wonderful specimen of Engrossing Script is from the pen of W. A. Baird, of the firm of Dennis and Baird, Brooklyn, N. It is quite in keeping with the quality and mastery of Whistler's painting, being as fine in pen art as Whistler's art in painting.

SUCCESSFUL INSTRUCTION IN WRITING

Success in any line is the result of co-ordinated effort. Writing is no exception to the rule. Rather, it is the embodiment or exemplification of that rule. Many honest, earnest, enthusiastic efforts fail because they are disconnected.

There is a trinity in penmanship instruction which will bear emphasis and analysis. This trinity may be stated in the following terms:

1. Conditions,
2. Instructions,
3. Application.

Unless conditions are good, instruction will fall short of success. By "conditions" we mean the mechanics or tools of good writing—Materials and Position.

With a short hard lead pencil, or with poor pen and paper, good work is out of the question, because conditions are bad. Encouragement not discouragement is the secret of progress. If an expert cannot do good work with poor tools, how can a novice hope to improve when conditions are against progress.

Position is as vital as materials. Position involves adjustment of the main writing mechanism. The best is impossible with a poor position. It is absolutely necessary to get and to

keep the hand off of the side if movement writing is to be acquired.

With materials and position good and right, Instruction can then bring forth fruits, and not until then.

Instruction involves two main essentials: **Form and Movement**, or Movement and Form, depending upon age, circumstance, and your point of view.

Movement alone results in scribbling; Form alone results in script drawing; the two combined, each in its time and turn, result in writing that is "easy to write and easy to read."

Movement concerns the writer while Form concerns the reader; hence the importance of both, since both writer and reader are interested or involved in the product.

Application is the test and proof or fruit of Conditions and Instruction. If conditions and instruction have been taught as ends rather than as means to an end, then their teaching is largely lost, because they fail to function with thoughtless effort.

The object of writing is to express and record thought, not to display skill. The spelling lesson is the best test in application of what has been taught in the writing lesson.

Copying and improving a thought-out manuscript is excellent practice in applied writing because it allows

some chance for the how as well as the what.

Writing from dictation allows the writer to concentrate upon transcription rather than upon conception. Spelling, copying, and dictation are means of "carrying over" the writing from formal drill to thoughtless execution.

The following diagram is worth fixing in the memory:

Conditions—Materials, Position.

Instruction—Form, Movement.

Application—Spelling, Copying, Dictation.

Hobbyists exaggerate one and neglect the others. Poor teachers attempt one and are blind to the others. The average teacher works more or less faithfully and efficiently with two, but fails to grasp all three and frequently fails as completely as the first or second. The successful teacher is many minded—oblivious to the non-essential, conscious of and concerned with the essential.

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highest in penmanship skill,
and whose work is most effective
and in greatest demand, are the
ones who have used the very best*

Judgment
*in the selection of styles of
letters; arrangement of the
page and in the other details
which make a unique, valuable
and beautiful specimen of pen-
manship*

LUPFER 16

In penmanship, as in anything, one must use sound judgment to succeed. The above suggestions skillfully and uniquely written by E. A. Lupfer are worthy of much study and thought.

AN OBSERVER'S VIEW OF PENMANSHIP

I have been much interested in visiting Mr. Mikesel's room in the High School of Commerce, and observing the marked improvement in penmanship under his instruction. Mr. M. is a tactful teacher and takes rank among teachers of penmanship in America. To see the muscular control that is exercised by those young people, and the interest they manifest in their chosen art, of which they have a right to be so proud, is a treat not soon to be forgotten.

All the muscles of the body have something to do with a skilled penman. Even the muscles of the toes have their part to perform, and unless the toes do their part, the artist cannot be at his best.

Certain well defined positions at the desk or table are absolutely necessary, if we may hope to become adept in the art of penmanship; and these same positions are just as necessary for health of body. Many people, who from day to day sit at their desks in a cramped, bent over position, have as a result impaired their health, and filled premature graves.

Penmanship, drawing, painting, music, all of which, express the sublime and beautiful, form an important essential in the making of a life.

A little reflection will teach a thoughtful youth that efficiency acquired in penmanship will serve an excellent introduction to other arts, and become one of the most valuable and serviceable to his future professional activities.

The youth who has become an accomplished penman has set his life to a key in the right direction; for such skill will soften and polish natural roughness, so often mistaken for strength.

In every step of our school system, study in language is required, that we may attain the greatest possible knowledge in simple, correct, and forceful expression. Yet many times have

individuals attempted to convey an important message by the pen, and on account of an illegible page, the party receiving the message has been forced to disregard the entire communication.

The most beautiful picture will appear to us in stronger terms, when we view the same in an appropriate frame. A palatial home would not be so considered without the artist's lawn to make it complete.

A very large part of our communication, (both business and social), must be done with a pen. Fortunate is the youth, then, who can have a few months' instruction in this art, imparted by an expert teacher; for beautiful composition will still be more beautiful when the artist's pen has completed its work on the written page.

The artist's pen will do for the composition what the frame does for the picture or the artist's lawn does for the beautiful home.

Let us resolve to include penmanship as one of the accomplishments in our educational plan. The demand of the business world for good penmen is always greater than the supply. Any young person with a good general education, who takes a course in penmanship, will always have opportunities of service in the most responsible positions of life.

W. N. DOHERTY.

Commercial teacher in the High School of Commerce, Columbus, Ohio.

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Omaha Handwriting, as it is taught and developed in the schools, was given a deserved boost in the Daily News of that city on February 4th. Mr. J. A. Savage, the supervisor of writing, is given deserved credit for the progress being made. His strong point is not merely the execution of skillful penmanship, but the glad hand, the winning smile, contagious enthusiasm, conscientious service and courage of convictions are all a part of his equipment to stimulate, direct and train teachers, as well as teach pupils.

P. T. Pappas, formerly of La Porte, Ind., is now connected with the South Bend, Ind., Business College, having accepted a position in the penmanship department of that school. We wish Mr. Pappas and the school much success.

Skillful specimens of ornamental penmanship have been received from I. W. Sims, president of the Southwestern Business College, Murphysboro, Illinois. The specimens contain more than ordinary skill for a commercial school man, who has no many things on his hands.

*Never to the bow that bends,
Comes the arrow that it sends;
Never comes the chance that passed,
That one moment was its last.*

By A. M. Wonnell, Hughes High School, Cincinnati

WANTED TO BUY SCHOOL. What have you for sale in good sized city? Correspondence strictly confidential. Address, O. E. Morris, care Business Educator, Columbus, Ohio.

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For Bulletin address

Director of Summer Session

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WANTED A Business College. If you want to sell your school, write N. O. W., care BUSINESS EDUCATOR, Columbus, Ohio.

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Some time ago Mr. E. M. Huntsinger, of Higgins, Pennsylvania, wrote me that he had on hand several hundred ornamental signatures of his own which he thought might be used by aspiring young students of penmanship. Mr. Huntsinger would be very glad indeed to send these samples to anyone who will send him a self-addressed, stamped envelope with a request for one of these signatures.

If you can do anything through your paper, The Business Educator, I know that it will be greatly appreciated by Mr. Huntsinger and will, I have no doubt, be a means of inspiring many an ambitious student to do better with his penmanship.

I hope that you may feel willing to do something in this direction, and assuring you that it will be much appreciated by me, I am

Yours very truly,

B. M. WINKLEMAN,
Minneapolis, Minn.

It does our souls good to pass so good a thing along to our appreciative and aspiring readers.—Z. & B.



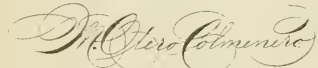
Bessie Miller, age 5, Madden Rural School, Lake County, Ill. See handwriting herewith.

I am five years old Bessie
I am five years old Bessie
I am five years old Bessie

This cuts remarkably skillful writing is by little Miss Bessie Miller, whose sister is her teacher. The Faust Method of Writing is used.

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and I will send you a specimen, an ornamental letter, and a flourish, each sparkling with daintiness and boldness, gems of penmanship, masterfully executed, and good enough for any scrap book.

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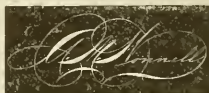
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A large bird flourish in india ink, for framing sent for 60 cts.

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I am much pleased and more than satisfied with your flourish. It is one of the finest I have and when framed, I believe, will show up better perhaps than any other along this line and I have a number from the specimen in the world.

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you can become quite good with a pencil, pen or brush. This book with 68 pages and over 50 illustrations made direct from nature leads one step by step from simple sketches to masterful water color paintings. It makes it so clear and interesting that any one can learn. Those sketches you will make will be prized by you and your folks—and the health and pleasure you will get out of your trips to parks and the country will be worth many many times the price of the book which is only \$1.

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of the
Cleveland Association of Credit Men,
held November 28th, 1910
the following memorial was
unanimously adopted:*

*The Honorable
Judge Robert W. Taylor*

was the highest type of citizen; thoroughly honest, upright, intelligent and helpful. He was an ideal judge, a finished worker, a sound jurist and was fair, kind and fearless. He is only whom was to do justice in the cases before him.

His singular devotion to duty, his deep knowledge of the law, his abiding sense of justice his kind and considerate attention will live forever in the hearts of all that came in contact with him.

He has erected to himself a monument of lasting character, that of a good man, a true citizen, and a conscientious judge.



*"A friend to truth, of soul sincere,
In action faithful, and in honor clear
Who broke no promise, serv'd no private end;
Who gain'd no title, and who never lost a friend."*

Secretary.

President.

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By Thos. E. Cupper, Bingen, Ga.

Said a charming maiden—I'll try

To explain the "U" and the "I,"

"W" next comes in then the "V,"

Then the "E" and the "C"—

After this you may know

We'll take up the "A" and the "O,"

Try not to leave them O—pen

And follow with the "M" and the "X";

If all is well then—I guess—

We'll try the "R" and the "S,"

Next take the "T," "L" and the "D"

And "K," "B" as well as the "G,"

Then we'll earnestly try

The "J," "Z" and the "Y,"

And see what then we can do

With the small "F" and the "Q."

Watch your paper and pen,

All get ready and then

Let's try writing to TIME—

Don't squeeze the work on a line;

Watch the words that we spell,

Look after figures as well;

One thing more we all need

Is to work up on speed—

This will come by and by

To those who earnestly try;

Now the foundation is laid

Said the sweet little maid,

We'll now try at this stage

To write one beautiful page,

Using a movement that's free

And send it to the "B. E."

Mr. R. B. Stewart, the especially efficient Supervisor of Writing and all-round Commercial Teacher of the Denfeld High School, Duluth, Minnesota, recently resigned to accept a position with the Hugo Manufacturing Company of that city in the capacity of Cost Accountant. Although but twenty-one years of age he is one of the best equipped young teachers we have ever known, and we regret the transfer of his enthusiasm and skill to the commercial field.

A B C D E F G H I

J K L M N O P Q R

S T U V W X Y Z

A fine set of capitals by H. C. Clifford, Albany, Oregon, High School

High School.

Wilkes-Barre, Pa., Feb. 22

The Business Educator

Columbus, O

Gentlemen:

Please find inclosed \$11.00 to cover diplomas for the pupils whose names are upon another sheet. I am inclosing your letter and ask you would file same as I am sure every one will sign for a diploma before the close of the school term.

Yours very truly
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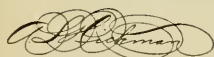
Ornate Signature by D. C. Sapp, Douglas, Ga.



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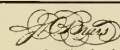
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The cover design shown in connection with this lesson was first roughly sketched about one-half the size of original. The action and balance of the scroll was first obtained by a few rapidly executed strokes. Aim first to fill the space without the set, studied effect. Note the position of the three conventional flower forms and their relation to the thin lines which, as a rule, flow from the center of flower. Aim for bold, symmetrical curves like those of the best ornamental writing. When making first drawing pay no attention to those parts passing over and under each other, as this effect is more easily obtained after the outlines are finished.

Use a 4-H hard pencil for detail drawing, and do not "ink in" your design until you have obtained an accurate, well balanced pencil drawing. Use water proof India ink, (Zanerian), a No. 5 Gillott lettering pen for outlines and background. Make the lines in background short, parallel and somewhat broken. Study tone values critically. Select a No. 170 Gillott pen for color values of scroll work, giving special attention to arrangement and thickness of lines.

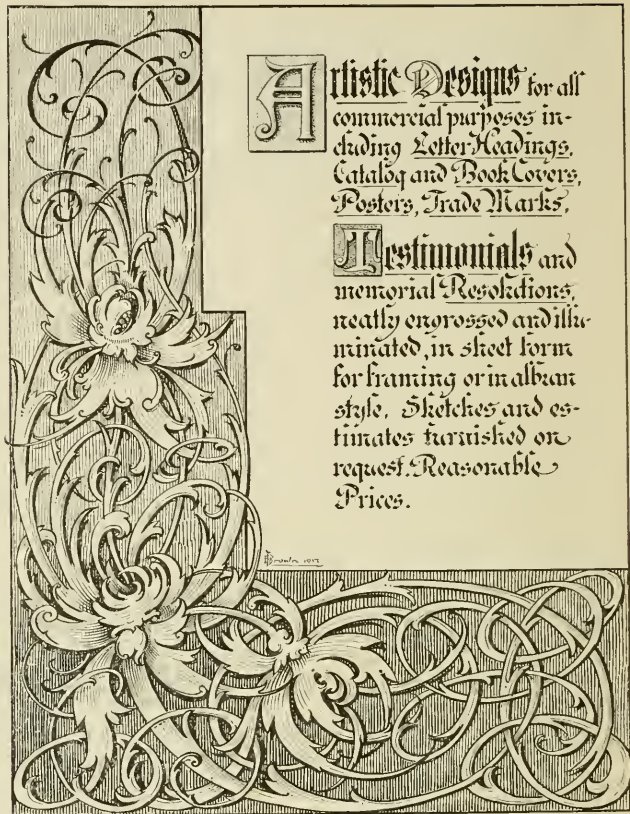
The lettering is pleasing in its simplicity, which is in effective contrast to the artistic elaboration of the rest of the design. Carefully pencil the words "Artistic Design" and "Testimonials," giving the three initials special attention. The rest of the lettering may be roughly "spaced."

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BOOK REVIEWS

Our readers are interested in books of merit, but especially in books of interest and value to commercial teachers, including books of special educational value and books on business subjects. All such books will be briefly reviewed in these columns, the object being to give sufficient description of each to enable our readers to determine its value.

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This volume was prepared under the supervision of S. Rowland Hall, whose excellent contributions to the Business Educator not long since will be recalled by many of our readers. The book is designed as a companion and guide for all who have correspondence to do. It is a veritable compendium of information, well indexed, and profusely illustrated. It gives concrete instruction concerning Filing Devices, Duplicating Machines, Card Indexes, Business Forms and Customs, Postal information, Short-hand speed, Letter writing, Grammar, Punctuation, etc., etc.

This volume is one of twenty-two Handbooks comprising such subjects as: Advertiser's, Salesman's, Business Man's, Bookkeeper's, Electrical Engineer's, Telephone and Telegraph Engineer's, Poultryman's, Chemist's, Building Trade's, Concrete Engineer's, Civil Engineer's, Steam Engineer's, Mechanic's, Farmer's, Automobiles, etc.

Banking and Bank Accounting. By D. Walter Morton, C. P. A., Lyons & Carnahan, Publishers, Chicago and New York.

Banking and Bank Accounting is an advanced set on the individual business practice plan, consisting of a text, 112 pages, cloth bound, and an outfit of 18 parts, including blank books, incoming papers, pads of blank forms for outgoing papers, filing devices, and in fact everything necessary for the complete working out of the business practice transactions.

The aim of the author is to give the students sufficient information concerning banking and the underlying theory of the accounting involved to enable him to intelligently perform the transactions. The following chapters deal with kinds of banks, sources of banks income and expenditures, receipts and disbursements, officers and their duties, and books and accounts used.

Then are given three days' work with ample work in practical banking. During the three days the student



takes up successively the work of each of the officers and clerks of a small bank. Practice is given in balancing the cash, taking trial balances, preparing statements and preparing reports to the comptroller of currency.

The set is thorough, complete, accurate and very clear. We are favorably impressed with the publication and its accompanying papers, pads, blanks, etc.

Cost Accounting and Burden Application. By Clinton H. Scovell, A. M., Harvard University, C. P. A., N. Y. and Mass., D. Appleton & Co., New York. Cloth, 428 pages. Price, \$2.00 net, postage extra.

This volume is devoted to principles rather than to forms of cost accounting. Special attention is given to indirect charges for manufacturing comprised under the general terms of overhead or burden. How this should be distributed according to space occupied, invested values, and power, is explained in detail. Thus it is that general principles are also considered in detail, thereby making the volume something more than theory.

The author has had valuable schooling as well as extensive, practical experience at the head of a firm that has specialized on industrial accounting. In the Appendix are pertinent quotations from some fourteen economists who have written on the relation between interest, costs, and profits.

The volume impresses us favorably.

Inventors and Money-Makers. By F. W. Tussig, Ph. D., LL. B., Litt. D., Professor of Economics, Harvard University. The Macmillan Company, New York. Cloth, 135 pages. Price, \$1.00.

The volume comprises a series of lectures on some relationships between Economics and Psychology delivered at Brown University.

The Instinct of Contrivance; Psychology of Money-Making; and Altruism; Instinct of Devotion, comprise the three chapter headings of the book and suggest quite truly the nature and content of the pages.

Those who are inclined toward invention and through invention to money-making will find the volume suggestive, instructive, and stimulating.

Making Type Work. By Benjamin Sherbow. The Century Co., New York. Cloth, 129 pages, illustrated. Price, \$1.25 net.

This is a small volume but well filled with valuable experience and concrete suggestions concerning the best uses of type in advertising and in printing generally.

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Submarine X7 and Other Tales. By Isaac Pitman & Sons. Published by Isaac Pitman & Sons, 2 West 45th Street, New York City, N. Y. Paper cover, 91 pages, price 40 cents.

The booklet is engraved and printed in Isaac Pitman Shorthand and as usual, splendidly printed and substantially bound.

Hugo's Russian Grammar Simplified. By Isaac Pitman & Sons, 2-6 West 45th Street, New York. Cloth bound, 235 pages. Price \$1.35.

The book is a self-instructor for adults. It contains exercises, key and vocabularies with the pronunciation of words successfully imitated. The author is a language specialist, having written books in Spanish, French, German, Italian and Portuguese.

The Return of Sherlock Holmes, Vol. 2. By Sir A. Conan Doyle, Isaac Pitman & Sons, 2-6 West 45th St., New York. Cloth bound, 130 pages. Price 60c.

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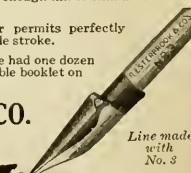
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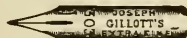


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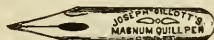
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"Cases on Commercial Law" by James C. Reed, B. L., L. L. B., of the State Normal School, Whitewater, Wisconsin, is now on press and will shortly be ready for publication. There is much to commend the judicious use of cases in teaching commercial law. It brings the student in contact with actual business affairs and real problems of the law.

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Dictation Course in Business Literature, Book One, will hereafter contain an appendix of thirty-four pages of shorthand notes of letters and articles to be used as reading exercises. In the next edition of the book the vocabulary outlines showing certain words as they would appear when written in the Gregg System of Shorthand will conform with the outlines contained in the latest Manual and Dictionary of that system.

A Lumber Set, to be one of the supplementary sets of Bookkeeping and Accountancy, is being edited. It was prepared by Mr. F. C. Van de Walker, of the North Central High School, Spokane, Washington. It will be published in ample time for the opening of schools in the fall.

Household Bookkeeping, by C. A. Harpman, of the South High School, Youngstown, Ohio, is another supplementary set of Bookkeeping and Accountancy that will be published about the same time.

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2. *Old Pitmanic Shorthand*
3. *Light-Line Shorthand*
4. *Longhand—*

using a sufficient number of left-slant letters to remind the discriminating reader that the equivalent left-slant letters of the old Pitmanic compare favorably with the corresponding Pitman-Graphic, right slant letters, **or that they do not**, when you consider speed and legibility.

1	2	3	4	1	2	3	4
			Dradman				Harness
1	2	3	Under	1	2	3	Dock stick
4	5	6	Endorse	7	8	9	Whadman
10	11	12	Cupola	13	14	15	Storage
16	17	18	Quip	19	20	21	Trasage
22	23	24	Conductor	25	26	27	Chapagnus
28	29	30	Conict	31	32	33	Chapwinter
34	35	36	Section	37	38	39	Calvin
40	41	42	Unlead	43	44	45	Clavton
46	47	48	Cylinder	49	50	51	Strawway
52	53	54	Proog	55	56	57	Antter
58	59	60	Sire	61	62	63	Borgola
64	65	66	Over	67	68	69	Store room
70	71	72	Liand	73	74	75	Mason
76	77	78	Warm	79	80	81	Masonic
82	83	84	Carriage	85	86	87	Masonry
88	89	90	Braches	91	92	93	Ally pole
94	95	96	Drums	97	98	99	Drick
100	101	102	Appricots	103	104	105	Card stone
106	107	108	Grapes	109	110	111	Card
112	113	114	Blackman	115	116	117	Crow den
118	119	120	Anter	121	122	123	Approach
124	125	126	Bucket	127	128	129	Airchumini
130	131	132	Handback	133	134	135	Wp. roof

Beginning with Column 1, notice the successive steps, from facile brevity in the highest degree, away, AWAY, AWAY, to the jagged longhand.

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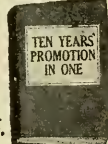
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We have received a copy of an advertising circular issued by Isaac Pitman & Sons, purporting to be a copy of a "Report of the State Regents' Stenography Test held in the New York High School of Commerce, January 24, 1917."

Upon calling the attention of the High School of Commerce to this alleged "report", we are informed that—

The figures and statements as presented therein are false and misleading, and that no such report has been made to or by the Regents.

All students beginning Shorthand at the High School of Commerce February 1, 1917, were started in GREGG.

The High School of Commerce discontinued starting Pitman classes September, 1916, and have since started all students in GREGG.

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All pupils listed below are regular pupils except where otherwise noted.

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PUPIL	Term in School	Per Cent
Block	8	68
Daniels	8	80
Falkin	8	81
Feiner	8	22
Garfunkel	5	90
Greenspan	8	90
Goldman	7	35
Henry	8	75
Kleiner	8	67
Mendlowitz	8	95
Noloboff	7	50
Schwartz, L.	8	75
Shapiro	8	75
Yudelofsky	8	60
Baer (special)	7	60
Kaplinsky	8	93
Levy	7	62
Schwartz, M	7	60
Shaner	7	87
Wattenstein	7	82
Wohl	7	75

Gregg System

PUPIL	Term in School	Per Cent
Benzinger	6	27
Boxhorn	6	40
Brooks	6	52
Carduner	6	19
Chalaire	6	47
Cohen	6	60
Friedman	6	85
Kaminsky	6	81
Keesee	6	79
Kirsch	6	60
Leggio	6	44
Leiner	5	60
Lipman	5	8
Markofsky	6	60
Navens	6	30
Pekarsky	6	0
Roberts	6	0
Rybeck	6	58
Rosenberg	5	88
Shultz	6	39
Stern	6	73
Stoupa	6	0
Spellun	6	33
Todes	6	81
Toordy	6	0
Tyson	6	0
Tillis	6	36
Vlock	5	0
Weinstein	5	69
Klausner (special)	?	39
Knight	?	55
Kurz	5	60
McKnight	?	90
Rosenbluh	6	0
Roven	5	86
Schneider	?	90
Shapiro	?	90
Speiser	6	95

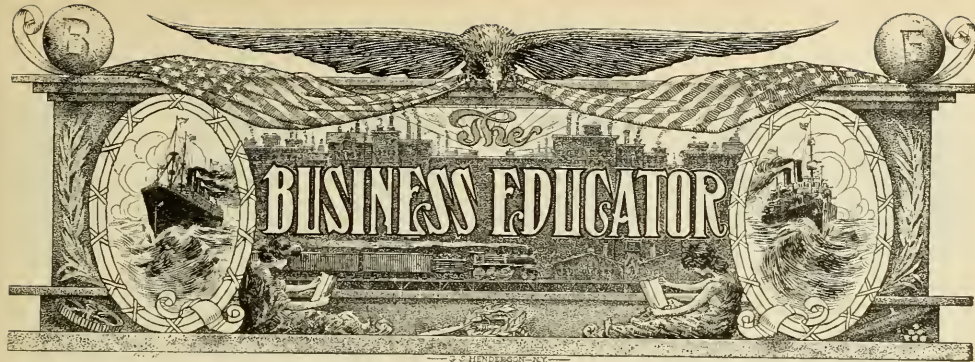
Summary

	Pitman	Gregg
Number taking examination,	21	38
Number receiving 60% or over,	18	17
Number receiving under 60%,	3	21
Percent of each group receiving 60% or over,	86	45
Percent of regular pupils receiving 60% or over,	79	35

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VOLUME XXII

COLUMBUS, OHIO, JUNE, 1917

NUMBER X

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The Students' Penmanship Edition contains
32 pages and is the same as the Professional
Edition, less the 8 pages devoted to commercial
subjects. This edition is specially suited
to students in Commercial, Public and Private
schools, and contains all of the Penmanship,
Engrossing, Pen Art, and Lesson features of
the Professional Edition.

The Business Educator is devoted to the pro-
gressive and practical interests of Business
Education and Penmanship. It purposes to
inspire and instruct both pupil and teacher,
and to further the interests of those engaged
in the work, in private as well as in public
institutions of commercial education.

Change of Address. If you change your ad-
dress, be sure to notify us promptly (in ad-
vance, if possible), and be careful to give the
old as well as the new address. We lose many
journals each issue through negligence on the
part of subscribers. Postmasters are not al-
lowed to forward journals unless postage is
sent to them for that purpose.

Subscribers. If we do not acknowledge re-
ceipt of your subscription, kindly consider first
copy of the journal you receive as sufficient
evidence that we received your subscription all
right. If you do not receive your journal by
the 10th of each month, please notify us.

Advertising Rates furnished upon applica-
tion. THE BUSINESS EDUCATOR is purchased and
read by the most intelligent and well-to-do
among those interested in business education
and penmanship in the United States, Canada,
England, and nearly every country on the
globe. It circulates, not alone among business
college proprietors, teachers and pupils, but
also among principals of commercial depart-
ments of High and Normal Schools and Col-
leges, as well as among office workers, home
students, etc.

Rates to Teachers, Agents, and Club Raisers
sent upon application. Write for them whether
you are in a position to send few or many
subscriptions. Sample copies furnished to as-
ist in securing subscriptions.

CONCERNING THE BUSINESS EDUCATOR THE COMING YEAR

It is with unexpected pleasure that we announce the continuation of the present subscription and advertising rates during the coming year, which means peace prices during war times. While many others are seeking excuses for boosting prices we are doing our level best to avoid increasing them. We are in hopes of continuing so doing until normal conditions again prevail.

YOU can greatly aid by rendering support in the form of subscriptions, advertising and contributions. It takes all three to maintain a publication. Begin today by speaking a good word to some one about the excellence of the materials in our columns, and about the value of our columns for advertising and the worthiness of those who advertise therein, because we seek and accept only that which is of interest and value to commercial teachers, principals, proprietors, publishers, penmen, etc.

We are sincerely grateful for support so unselfishly rendered during the past by those who give of their talents and time and money. We, in turn, are stimulated to act likewise unselfishly and to the best of our abilities.

P. S. After the above was written and in type, and just before going to press, Congress seems about to increase second class postal rates 400 percent. This is the unkindest increase of all.

In view of the fact that paper costs have risen between one and two hundred percent, and that the subscription price of most periodicals has not risen, this increase in postage will affect the subscription price. It may therefore be necessary for The Business Educator to advance its rates from 75c to \$1.00 for the Penmanship Edition and from \$1.00 to \$1.50 for the Professional Edition.

Advertising rates should and may have to be increased also, but we shall do so only in case of necessity, for many of our advertisers are in the publishing business and are bound by contract to peace prices for selling but by legislation and conditions to war prices for buying. It is manifestly unjust to this increase costs without also by some measures increase the selling prices.

Most lines of industry and business have been benefitted by rising prices, but the publishing business, particularly that which supplies books for schools, has been seriously affected by greatly reducing profits or turning into losses, due to the fact that the several state governments hold publishers to their contracts entered into when conditions were normal.

B. E. BACK NUMBERS

We can still supply yearly sets or volumes of the Business Educator beginning with 1912 at the regular yearly subscription price. For \$1.00 extra

we can supply a B. E. Binder, pre-paid. Much valuable material is found in each number. We can supply either Penmanship or Professional edition.

The Business Journal

OF NEW YORK CITY

Formerly The Penmans' Art Journal

the oldest and for many years the foremost journal of its kind, transferred in August, 1916, its good will and subscriptions to

The Business Educator

COLUMBUS, OHIO

The merging of the two magazines makes the Business Educator the most influential periodical of its kind published today. It is the aim of the publishers to make of it a positive factor in the betterment of business education.

See Announcements

For The Business Educator

for the coming year on the following page. Much is condensed in little space. Each number will be filled full to overflowing with valuable material from live contributors.



MEANDERINGS

FICTION

LETTERS

GUIDANCE

CIVIL SERVICE

BOOKKEEPING



Carl
MARSHALL,
Chicago



Chas. T.
CRAGIN,
Holyoke,



Louis Victor
EYTINGER,
Arizona



F. E. H.
JAEGER,
New Jersey



J. F.
SHERWOOD,
Ft. Wayne



Arthur G.
SKEELES,
Pittsburgh

Some of the Business Educator Contributors for 1917-18

We take pleasure in announcing that a goodly number of the present contributors will continue their engagements as follows:

Carl Marshall of Chicago,
Dean Morton of Oregon,
Chas. T. Cragin of Holyoke,
Eyttinger of Arizona,
Sherwood of Indiana,
Jaeger of New Jersey,
Robinson of Pennsylvania,
Cupper of Georgia.

It is possible that war activities may make it impossible for Mr. Jaeger to contribute, but he hopes not.

It is with pleasure that many of our readers will learn that Mr.

Charles F. Rittenhouse, C. P. A., of Simmons College, Boston, will "play a return engagement in his well known specialty, 'Accountancy.'" His work in these columns last year was of such high character that many

have asked that we induce him to again contribute to our cause, which he has consented to do.

Mr. W. C. Heffner, A. M., Ph. D., Field-Secretary, Pierce School, Philadelphia, will contribute regularly upon the subject of "Educational Problems of the Private School." Mr. Heffner has had valuable experience in different educational institutions, as student, teacher, and representative, and is

able to give something of value to our

school proprietors, principals, and teachers. We have reason to expect and promise much of a nature not over emphasized or threadbare.

Mr. Horace Healey, New York City, for many year editor and chief owner of The Penman's Art Journal and later The Business Journal, which was merged with The Business Educator a year ago, has consented to contribute to our columns under the title of Associate Editor. Few



men in our profession have had so wide an outlook and feel indeed the ability to express clearly and tersely his convictions.

Timely Articles, Convention Announcements and Reports, News Items, Editorials, etc., will continue as in the past. It is therefore evident that The Business Educator the coming year will be timely, stimulating, and helpful.

PENMANSHIP FEATURES

Mr. C. Spencer Chambers will continue until February his lessons, which are attracting more than usual attention and receiving high commendation.

Mr. Milton H. Ross, penman and commercial teacher in the L. D. S. Business University, Salt Lake City, Utah, a penman of exceptional skill and a teacher of unusual ability, will begin a series of lessons in September which we are sure you will like and which will stimulate pupils to practice and help them to achieve.

The Question and Answer Department will continue open for discussions and exchange of views.

The Public School will receive its share of attention from month to month. We have a number of things in prospect for presentation.

Mr. E. A. Lupfer and The Editor will continue to add something different each month. Baird, Blanchard, Wonnell, etc., will continue to charm with their art. And we have some fine material from the past masters, Madarsz and Taylor to give as we may discover room from month to month.

THERE MAY BE A BETTER PLACE FOR YOU

Thos. E. Cupper, Bingen, Ga.

When vacation days have passed And the "Boss" back at the mast

He will size up all his crew;

If he finds that you are "Stickin"

On the job on time and never "Kickin"

There may be a better place for you.

He who works in Office, Shop or Store And helps to make the profits more

Is the one who grows from day to day;

He is never found a "Whinin"

But keeps the old place just a "Shinin"

And soon steps up AT BIGGER PAY.

SHOW CARDS

WRITING

DESIGNING

LAW

BOOSTING

WRITING

ENGROSSING



H. W.
STRICKLAND,
Hartford



Milton H.
ROSS,
Salt Lake City



E. L.
BROWN,
Maine



J. H.
ROBINSON,
Edinburg



Thos. E.
CUPPER,
Bingen, Ga.



C. Spencer
CHAMBERS,
Covington



P. W.
COSTELLO,
Scranton



Practical Writing for Practical People

By C. SPENCER CHAMBERS
Director Commercial Education, Covington, Ky.

Make sure your
Penmanship is easily
written, easily read
and sightly.

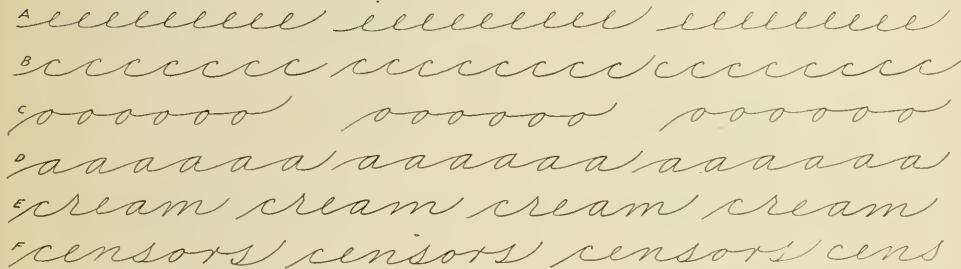


Plate XV. A. Make a deep curve going up and almost straighten the down stroke, but positively no angles must be made. All eyes must be open. To close them means to give your work a "black eye." Count 1, 2, 3, 4, 5, making 100 a minute.

B. These hooked over eyes must be almost straight inside instead of round. Count 1, 2, 3, etc., making 90 to a minute.

C. This is the favorite of both amateur and professional. The right side of the o has the same amount of curvature as the left. The top of the letter is often neglected by leaving it open, or closing it with a very small loop. Avoid both. Six is a group and three groups in a line.

D. The upstroke in the letter is nearly straight, and the oval of the letter differs from the o in that it closes on the side and not in the top. Write six in a group, and do not lift the pen until they are completed.

E and F are words reviewing you on some of the letters given. Use two styles of r.

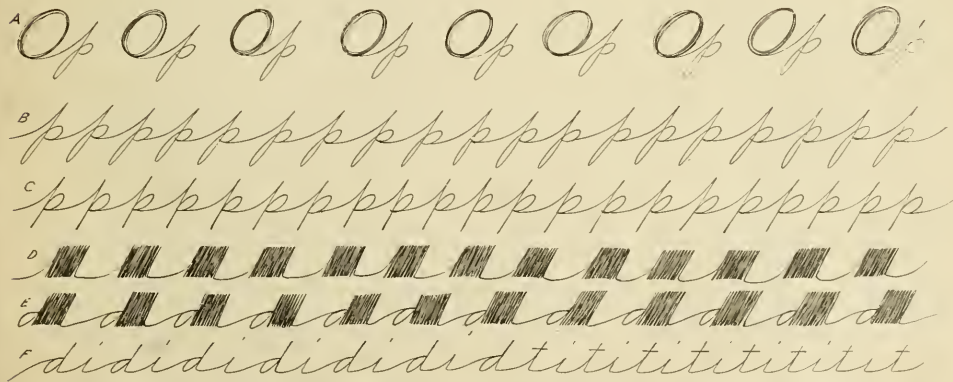


Plate XVI. A. This direct oval has the letter p joined without raising the pen. If you have the habit of making this letter with a straight up stroke, this is the remedy. Count 1, 2, 3, 4, 5, 6, 7, 8, up, finish.

B. Short point even loops.

C. Count up, down, loop. Retrace the down stroke.

D. Observe the color of these two-third length blocks of compact straight lines. There are twenty down strokes. The thirteen connected groups should be made in less than two minutes.

E. Now join the loop of the a to the compact exercise, in order to perfect the d.

F. The di and ti as given here certainly tests your ability, but stick to the work. If your lines look weak, go back to the first lesson, and practice a little.

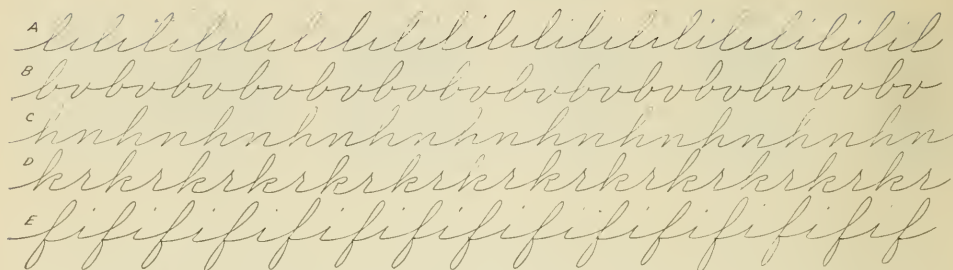


Plate XVII. A. When the l can be crossed just as high as the i is high the width of the loop will take care of itself. Lay a ruler on the li exercise cutting off the loops and see if it looks like an i exercise. The angles are on the i's, not the l's. Now for a point half way between each two of l's.

B. The l with the last half of the v completes the b, so alternate the b's and v's. Width must be watched closely and bottom angles avoided.

C. It is not necessary to speak of the component parts here of the letter h. The bottom of the h and the last part of the n are the same width.

D. The last part of the k is higher than the last part of the h. In breaking the back of the last down stroke do not make the angle touch the up stroke. When the first line is completed criticise the r's and see if the shoulder is high.

E. Top of the l and bottom of the q both have been given. If an attempt is made to make the back of the f straight, the much dreaded angle will be made at the top or bottom of the letter. There is a wave in the back of the f, but don't go to the extreme in making it. If you like to "loop the loop" many hours of profitable enjoyment can be spent on this plate.

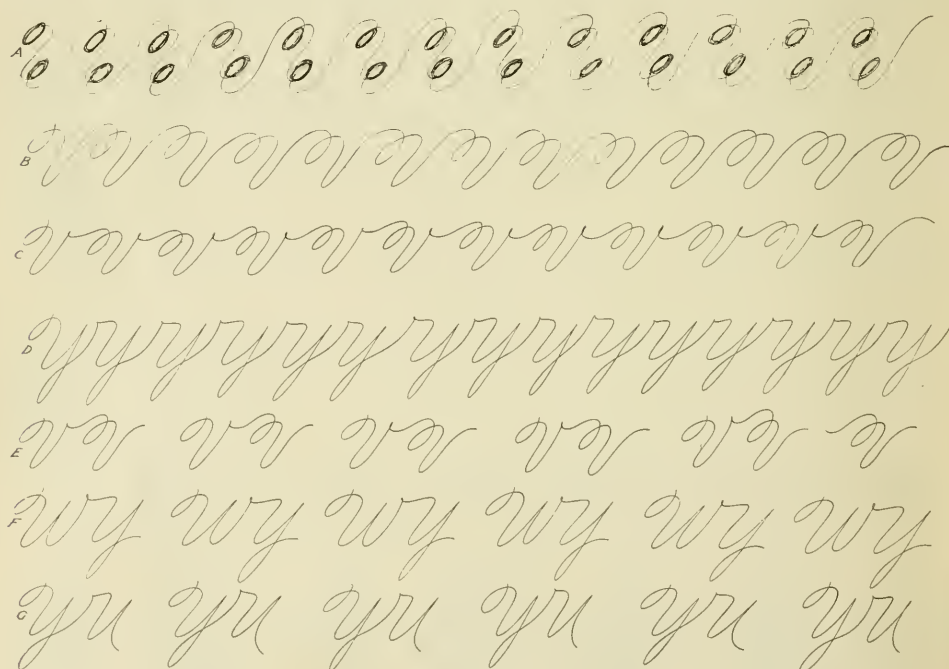


Plate XVIII. A. These are muscle testers for the willing arm and not for the weak kneed. This is the master key to the plate. Count nine on the indirect oval, swinging to the direct oval on the tenth count. The lower oval rests on the base line, causing the connecting stroke to fall below the base line.

B, C and D joinings must be studied and mastered as the combinations will be used in the coming signatures.

F and G are the combinations to be studied, and it is desired that you join a name to these letters, viz.: W. Y. West, V. Y. Best, etc. Much pleasure and skill can be derived by joining many of the previous capital letters.

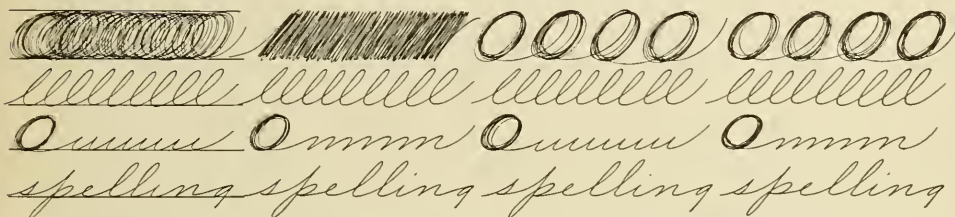


Lessons in Practical Penmanship

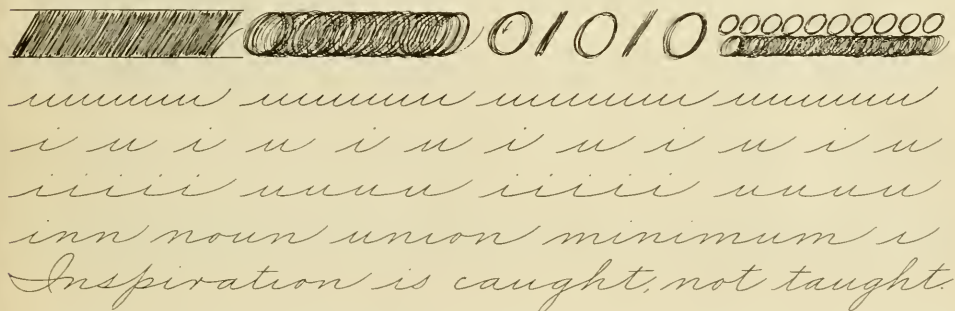
C. E. DONER, Beverly, Mass.
Penman Eastern Massachusetts Normal Schools

It is time to send a specimen
of your work to the Business
Educator for a

B. E. Certificate.
Write for information.



Lesson 79. Here is a splendid drill for combining form and movement. Practice the movement drills with considerable fluency, now and then writing the word. This way of practicing helps to "carry over" freedom of movement into real writing. Be in dead earnest. Put snap into the motion. Count rhythmically.



Lesson 80. This is another good lesson combining movement drills, letters, words and a sentence. You ought to be able not only to write the drills with freedom, but also to write letters, words and sentences with easy applied movement. Lessons of this kind are most valuable.

Albany Boston Chicago Dubuque
Elmira Fairview Galveston Hanover
Ithaca Jamison Kansas Livonia
Mexican Newport Omaha Paterson
Quincy Rochester Scranton Toledo
Utica Vallejo Windham Xenia
Yankton Zanesville Vera Cruz & Co & Co

Lesson 81. All the capitals and small letters are given in this lesson. It will bear rewriting many times. Review it frequently.

A B C D E F G H I J K L
 M N O P Q R S T U V W X
 Y Z Specimen of plain writing

Lesson 82. If any of these letters appeal to you, as to style, beginning and ending, learn to write them well. They are good standard types. Refer also to the alphabet at the beginning of Part One.

*This is a specimen of my best
 arm movement writing including the
 figures for examination and gradation.*

1 2 3 4 5 6 7 8 9 0

1 2 3 4 5 6 7 8 9 0

1 2 3 4 5 6 7 8 9 0

1 2 3 4 5 6 7 8 9 0

1 2 3 4 5 6 7 8 9 0

1 2 3 4 5 6 7 8 9 0

Class here

Your name here

Lesson 83. This combination lesson of writing and figures is a splendid one to practice when a specimen is to be graded or filed for future reference. Specimens should be taken frequently for comparison. The best way to see improvement in writing is to compare specimens written at different intervals. Writing that shows marked improvement should be posted for inspection.

*protested for non-payment I hasten
 to withdraw it from the bank, and
 beg to say that such an oversight
 will not occur again!*

*Regretting the trouble it has
 caused you, I remain,*

Yours truly,

H. B. Kamerman.

Lesson 84. Letter-writing is the final test of your skill acquired from the practice on all the lessons in this Manual. Make a careful study of the heading, address, salutation, body, complimentary closing, and signature. Be very careful to capitalize and punctuate correctly. A letter well balanced and well written commands the respect of business men, cultured and refined people.

The Penman's Key to Success is found in the T. B. E.

*Hughes High School,
Cincinnati, Ohio. 3/5/17 -*

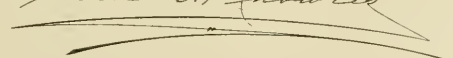
Gentlemen,-

*Enclosed you will
find \$1.⁰⁰ for which please enter
my name on the subscription
list of your valuable magazine
for one year.*

*I am also sending a few
specimens of my ornamental pen-
manship, which you may, if
they are good enough, publish.*

*Your paper grows better
every month and I cannot long
continue to do without it.*

Cordially yours.

Daniel E. Knowles


*High grade in character, and lowest price consist-
ent with it, is the policy of The Business Educator.*



EDITOR'S PAGE PENMANSHIP EDITION

Our Policy: Better Writing Through Improved Teaching and Methods. Form with Freedom from the Start.

FUNDAMENTAL FACTORS IN HANDWRITING

The elementary agents in handwriting are mental and physical. The physical is two-fold: animal mechanics, which relates to levers comprising bones and muscles; and pure mechanics, which comprise the tools or implements such as chalk and board or pencil, pen, paper, and desk.

The mental part of handwriting comprises need, desire, and intelligence. The need to record thought stimulates the desire and the desire leads to the necessary knowledge. This knowledge comprises perception or letter formation or construction.

The mechanical part of handwriting comprises the skill involved in production or manner of execution. This includes kind and quality of effort, whether the arm, the fingers, or their combined action be employed, and the degree of excellence attained, whether poor, fair, or good.

The art or form of handwriting involves but 60 or 70 characters made up of turns, angles, loops, ovals, straight and curved lines, and only a few additional details.

The act of writing involves co-ordinated nerve, muscle, and bone activity, infinite in its variations because no two organizations are the same and each is capable of various modes of operation. Some are high and others low tensioned. Some are much more powerful than others. Some co-ordinate with minimum friction; others with difficulty.

The fewer the muscles employed, the simpler the co-ordination. The greater the number of muscles employed the more complex the co-ordinations and the finer the product.

Thus quality writers, such as engrossers, employ mainly the fingers; quantity writers, such as bill clerks, use mainly the arm. Those who combine quality with quantity, co-ordinate the physical extremes, the fingers and the arm. Thus the kind of work to be done determines the manner of doing it. This is a vocational phase of penmanship not always considered, nor is it possible to consider it when teaching pupils of immature age or persons undecided as to their life's work.

STATEMENT OF THE OWNERSHIP, MANAGEMENT, CIRCULATION, ETC.

Required by the
Act of Congress of August 24, 1912

Of Business Educator — Teachers' Professional Edition, published monthly at Columbus, Ohio, for April, 1917.

State of Ohio
County of Franklin
ss.

Before me, a Notary Public in and for the state and county aforesaid, personally appeared E. W. Blosser, who, having been duly sworn according to law, deposes and says that he is the Business Manager of the Business Educator, and that the following is, to the best of his knowledge and belief, a true statement of the ownership, management (and if a daily paper, the circulation), etc., of the aforesaid publication for the date shown in the above caption, required by the act of August 24, 1912, embodied in section 443, Postal Laws and Regulations, printed on the reverse of this form, to wit:

1. That the names and address of the publisher, editor, managing editor, and business managers are:

Name of	Post-Office Address
Publisher, Zaner & Blosser	Columbus, O.
Editor, C. P. Zaner	Columbus, O.
Managing Editor, C. P. Zaner	Columbus, O.
Business Managers, Zaner & Blosser,	Columbus, O.

2. That the owners are: (Give names and addresses of individual owners, or, if a corporation, give its name and the names and addresses of stockholders owning or holding 1 per cent or more of the total amount of stock.)

C. P. Zaner, Columbus, O.
E. W. Blosser, Columbus, O.

3. That the known bondholders, mortgagees, and other security holders owning or holding 1 per cent or more of total amount of bonds, mortgages, or other securities are: (If there are none, so state.)

None.

4. That the two paragraphs next above, giving the names of the owners, stockholders, and security holders, if any, contain not only the list of stockholders and security holders as they appear upon the books of the company but also, in cases where the stockholder or security holder appears upon the books of the company as trustee or in any other fiduciary relation, the name of the person or corporation for whom such trustee is acting, is given; also that the said two paragraphs contain statements embracing affiant's full knowledge and belief as to the circumstances and conditions under which stockholders and security holders who did not appear upon the books of the company as trustees, hold stock and securities in a capacity other than that of a bona fide owner; and this affiant has no reason to believe that any other person, association, or corporation has any interest direct or indirect in the said stock, bonds, or other securities than as so stated by him.

5. That the average number of copies of each issue of this publication sold or distributed, through the mails or otherwise, to paid subscribers during the six months preceding the date shown above is (This information is required from daily publications only.)

E. W. BLOSSER,
Business Manager.

Sworn to and subscribed before me this first day of April, 1917.

EARL A. LUPFER,
Notary Public.

(Seal)

(My commission expires Jan. 17, 1920.)

TELEGRAM

Salt Lake City, Utah, May 9, 1917
C. P. Zaner, Columbus, O.
Salt Lake adopts Zaner Penmanship exclusively. Congratulations.
Also Gregg Shorthand.

Frances Effinger-Raymond.

J. H. SIDWELL

Whose ingenious pen portrait of President Wilson adorns our title page, has gone into military training and turned his picture business over to his little sister, Miss Martha Sidwell, Bowling Green, Missouri.

PARTIAL CONTENTS

Of the Professional Edition of this Number of the Business Educator

Editorial.

Mental Meanderings, Carl C. Marshall, Cedar Rapids, Iowa.

Civil Service Preparation, J. F. Sherwood, International Business College, Ft. Wayne, Ind.

Side Lights on Bookkeeping, Arthur G. Skeeles, Peabody H. S., Pittsburgh, Pa.

Accountancy, Winfield Wright, L. L. B., C. P. A., Philadelphia.

Arithmetic, O. S. Smith, Detroit, Mich., High School of Commerce.

Letter Writing, Louis Victor Eyttinge, Florence, Ariz.

Commercial Law, J. H. Robinson, Edinburg, Pa.

Report of C. C. T. A. Convention at Des Moines.

College Graduates? W. C. Heffney, Ph. D., Peirce School, Philadelphia.

Accountancy, Adolf Hafner, Milwaukee.

Now is the time for subscriptions.



EDITOR'S PAGE PROFESSIONAL EDITION

A Forum for the Expression of
Convictions and Opinions Re-
lating to Commercial Education

MENTAL MEANDERINGS

CARL C. MARSHALL

516 Reaper Block, Chicago

APPRECIATION

It is meet that we give praise to those who serve unselfishly and well—to those who give with little thought of compensation other than satisfaction. Those who, month after month during the past year, have contributed to these columns and deserve our thanks and yours for the service they have rendered in giving so freely of their talents, time, experience, and ability.

We are grateful to them all: Marshall, Cragin, Morton, Wright, Smith, Eytinge, Sherwood, Jaeger, Skeeles, Cupper, Peters, Robinson, and others. And it is gratifying that most of them will continue with us the coming year.

Mr. F. E. H. Jaeger, whose especially interesting and valuable contributions on Vocational Guidance which have been appearing in these columns, has been appointed Chairman of the Recruiting Committee of the Emergency Defense League of the city of Newark, New Jersey. He does not propose that it shall be said that Newark has not done her part in the work of defense. A large number of his high school pupils spent a portion of their Spring vacation addressing envelopes for the Navy, bespeaking patriotism, loyalty and enthusiasm. A large photograph appearing in the Newark Evening News shows the pupils industriously addressing envelopes in healthful, efficient positions, and doubtless producing good penmanship as well, for Mr. Jaeger is an excellent instructor of penmanship as well as of other subjects.

The New Jersey State University, New Brunswick, New Jersey, will offer courses in Commercial Education during the summer session, June 25 to August 3, this year, for the first time. Dr. Charles H. Elliott is director of the Commercial Studies. Methods will be emphasized. Courses will be given in Accounting, Stenography, Typewriting, Commercial Law, Business Economics, Bookkeeping, Commercial Arithmetic, Business English, Penmanship, Spanish, German, and French.

Mr. C. J. Harvey, who has been connected with Brown's Business College, Terre Haute, Indiana, is now principal of one of Brown's Business Colleges, Springfield, Illinois.

S. E. Ruley, formerly with the Huntington Business School, Hartford, Conn., is now principal of the Mountain State Business College, of Parkersburg, W. Va. We wish Mr. Ruley much success in his new position.

The War and the Business College

Many matters of big importance are involved in the tremendous social shake-up occasioned by our entrance into the European War. While most of them are of vastly greater import than the effect of the war on the business schools, this question is naturally of prime interest to the men who conduct

the schools. When I visit them during these days the first question is invariably, "How do you think the war will affect us?" Of course I have no more right to dogmatize on this matter than the next man, but I have a few alleged thoughts that may be worth considering.

To begin with, it is perfectly obvious, that war or no war, the big business world will have to run along much as it has been doing, notwithstanding that hordes of young clerks and office men will be called to the colors, either through the impulse of patriotism or the sterner demand of the draft.

The places of these men will have to be filled. Probably the first effect will be the filling of the jobs by women, and as in Canada, we may expect to see a big increase in the proportion of girls in the business schools, who will enroll to fit themselves for the places vacated by the young soldiers.

It may also be counted on that a great many of the male students in the business schools will go into the army either through choice or necessity. This may, at first, sharply reduce the school enrollment but I think the loss will be quickly made up by the girls who will come in for the intensive training to enable them to fill the vacancies, aforesaid. It is also likely that there will be a sharp increase in the attendance of boys too young for the army, but who could be licked into shape to take the jobs of their older brothers.

If anywhere near the full quota of 1,000,000 men are called out, there will be an urgent demand everywhere for clerks, stenographers, bookkeepers, etc., and the wages are likely to be attractive. The public is going to be called on to pay for its war. If we are to judge by conditions in France or England, there will be no fear as to there being plenty of work for everybody, and the business schools will have enough to do in the matter of training the young folks for the new jobs. In other words, I think the business school man need have no worries about his immediate financial future. But when the war ends, then look out! Now is the time not

to plunge but to gather resources for the lean years that are sure to follow the awful waste of this fearsome war. If the business school men will heed this warning, they will at least mitigate the trouble that the future has in store. It is a time for wise foresight and present thrift, if there ever was one. "Save much and spend little" should be the watch-word for all of us.

An Antidote Sometimes I almost wish I could believe in Billy Sunday's personal devil.

And this makes me think of a story with a smile in it. A schoolmaster was impressing upon his pupils that a due reverence for our Creator requires that all appellations of the Deity should begin with a capital letter.

"But how about the devil?" inquired the class trouble-maker. "Well," said the dominie, "in your case I should advise using a capital also, for there's no telling how soon he'll get you."

The goings on in our old world these days are almost enough to make one think that Old Cloutie, of the horny claw, is brewing an insurrection on earth, like unto the one he started in Heaven, as described in "Paradise Lost." Billy's devil theory, at least has the merit of simplicity, and saves a lot of brain fag in trying to account for things that are in themselves unaccountable. I rather suspect that this is the main reason for inventing the idea of a boss demon. When the wickedness of men began to pass all comprehension, it became necessary for somebody to be the goat and Satan was elected just as was that other goat which Moses provided to bear off the sins of the Israelites.

But it is not good for us to ponder too much upon the wicked and unlovely things of the world, and this has led me, for one, steadily to refuse to read the war news in detail or go to the war movies.

The more ugly and evil things there are in the world, the more vital it is for us to keep in close touch with the things of beauty and goodness. Morally we are all a good deal like the chameleon, taking on the tints of our soul surroundings. I suspect that had our Prussian friends thought more about Goethe and less about Bismarck, and had idealized Froebel rather than Van Moltke, we should never have had this war. And so with us Americans. It will be a calamity if we get drunk with the lust of blood. In this time of supreme trial, we should all try to keep our souls sweet, whatever we do. Like Mr. Britting, we must make this tragedy square with God. Keeping in our minds the things of beauty and loveliness that are still in the world will help us to do this. In this connection I want to recommend a book of wonderful charm. I have just finished my third reading of it. It is called "A Prisoner in Fairyland," by Algernon Blackwood, sometimes call-





ed "the star book." I cannot undertake to describe it, but just read it, and get as I did, such a message of sweetness and light as will make you, for a time at least, forget the devil and all his works.

Complete Up to this time the main the Job and most important function of the business college has been to teach young people how to earn money. From now on, it will be even more important to teach them how to spend it.

Not many wage or salary earners in this country have been in the habit of keeping any records of their personal earnings or expenditures, or have given any methodical attention to the problem of how to spend money wisely. We have heard a lot about that element of thrift that consists in saving; but very little emphasis has been given to the fundamental truth that we cannot save unless we first learn how to spend. A salaried man is in the business of selling service. In this business, his savings are his profits. If he saves nothing he gains nothing. But no man can conduct any kind of a business safely without keeping a systematic record of his affairs. I have not talked with one successful business man who began at the bottom of the ladder, who did not begin by keeping a record of his expenditures, thereby learning how to save. Rockefeller, Harriman, Carnegie, Wannamaker, Marshall Field, and Jim Hill all did this.

The commercial school that does not give its students urgent instruction in this fundamental element of business success is only doing half its work. If the young bookkeepers and stenographers go out into the jobs, merely to squander what they earn, it doesn't matter whether they get fifteen dollars a week or fifty. They should be taught in season and out, till the fact gets permanent lodgment in their brains, that it is not what they earn that counts, but what they save, and that to save they must learn how to spend.

The Bike Redivivus I am moved by some recent joyous experience to say a good word for the bicycle. Some twenty-five years ago I owned my first wheel. It was a "Columbia 92," and cost me \$155 in California gold. It was one of the first "safeties," weighed forty-three pounds when "stripped," that is, without brake or mud-guards, and was considered very light, almost too light for safety. Now after a dozen bikeless years I am riding another Columbia that weighs exactly one-half as much, and which cost about one-fourth of what I paid for my "1892 model."

In those days of expensive, heavy wheels, nearly everybody, men and women included, had the "bike fever." Prosperous business men wheeled home to their lunches. Society ladies made calls awheel. The doctor also used a wheel in making his calls. Several times a year there were tremen-

dous sporting events at which crack wheelmen of the local aristocracy met to decide the burning question of records and championships, and when the cyclists began to make better time than the trotting horses, it was felt that the age of miracles had arrived.

But alack and alas, those days of real sport have vanished as the mists of the morning.

About the only person you will see on a bicycle nowadays is an A. D. T. boy or a clerk or laborer on the way to his job. It is the motor car of course that has put the bicycle out of business,—that and its poor relation, the spluttering motorcycle. The change is a bad thing for the health and morals, as well as the pocket-books of the people. As a means of wholesome, exhilarating and economical exercise, there is nothing to compare with a bicycle, unless it might be a rowboat; indeed, there is a striking resemblance between rowing and cycling. The main difference is that, while in rowing, the legs act as a brace and the arms do the work, in cycling the arms serve as braces while the legs do the work. The big muscles of the back are brought into play in each, while the lungs render a splendid service in bathing the blood with fresh air. The opportunity for the bike is wider, since the boat calls for water; also the cost and upkeep of the bike is less than for the boat.

I suppose I am woefully out of fashion in my recent reversion to the bicycle as a source of pleasure, but happily, when fashion gets in the way of my fun, fashion generally gets the worst of it. I can skim serenely along the fashionable driveways of the South Side parks quite oblivious of the wondering or amused glances of the swells who roll by lazily in their sumptuous automobiles. I know, in fact, that I am having a sight better time than they are, and when I see their double chins and turgid waist lines, I know they would be a lot better off if they were out with me, spinning deliciously along, under muscle power instead of gasoline, and pouring the ozone through their systems instead of lolling sleepily among the soft cushions. Certainly I can afford to return their supercilious smiles.

"But you must watch out daddy," warn my children, "You are taking a long chance getting out in the driveways among the speeding motors. Some day one of those joy riders will muss up the boulevard with you if you don't look sharp." Maybe so; but then I do look sharp, and there is just enough danger in it to put a little extra kick into the fun. But the motor drivers are almost always considerate, and give me plenty of roadway; anyhow, it is going to take more than the fear of a possible smash-up to scare me out of the very best form of recreation that I have yet discovered. I wish all of you would get the fine old bike fever again. It's great.

ACCOUNTANCY

(Continued from page 21)

and directly concern those directly engaged in the actual turning out of the factory output. These questions concern the production engineer. Is it the fault of the routing and scheduling department? Is the new high-speed steel suitable and adequate for our work, or shall we go back to the tools we used before? Should the men be shifted around so that each workman will be fitted finally to his job? Are the operations requiring the exercising of some mentality in the hands of men of some brain power and are the operations requiring brute strength in the hands of muscular workmen? Are the men contented with the day wage—plus a premium plan of remuneration? Do they prefer straight piece rates?

I am sure that you will agree with me when I venture to say that comparative records should make a comparison of every item entering into Manufacturing Costs, easy and clear. The present and up-to-date method of manufacturing interchangeable, or standard parts makes a comparison of practical value. The easiest comparisons are made when the parts are small and simple. The work grows in complexity as the work becomes more complicated. This holds good all the way up to making cost comparison between completed machines, say, harvesting machines. Here again the plan of turning out standard sizes and types makes comparison more easy than it seems at first glance.

The form, A Comparison of Labor Costs, (see description below) is an excellent example of comparative records. It provides a detailed comparative record of Labor Costs. According to this form only two jobs are recorded on a sheet. The sheet could be procured in a wider size should it be found desirable to enter up say ten or more jobs on one form. This design shows us, for each and every operation in the manufacture of the completed thing, the number of pieces, hours, amount, average labor cost and average time consumed. If on three orders, 3000, 2000, and 4000 parts are made, this record will show the total cost of each order, also the cost of each part and the cost of each operation required in the making of each part. Through comparison the relative cost, whenever the output is manufactured in different quantities, can be taken into consideration.

That stenography and typewriting form an inviting stepping-stone for young ladies who would seek the best that can be obtained from a contact with the business world is fully corroborated by the recent introduction of Isaac Pitman Shorthand into Vassar College.

Oscar E. Alexis, of Lincoln, Nebraska, has carried off a B. E. Professional Certificate in ornamental penmanship. He has developed considerable skill, and has a very promising future.



Boston High School Commercial Teachers' Examination

March 12, 1917.

Mr. C. P. Zaner,
Editor of Business Educator,
Columbus, Ohio.

Dear Mr. Zaner:

I am enclosing a copy of the examination given by the School Committee of the City of Boston to candidates for High School positions on February 26, 1917, together with my solutions and answers to the problems set.

There seemed to be some interest in the Boston paper of last year and my published solutions of the problems, and it occurs to me that perhaps you can make use of this year's examination in a future issue of the Business Educator. If you are not able to use it, it is entirely all right and you can return the manuscript to me.

If it is used, please have the printer set the article up in as nearly the arrangement shown on the manuscript as possible, giving particular attention to tabulations, indentations, arrangement of the work, etc. It would look very much better set up two columns to the page instead of three.

Very sincerely yours,

C. F. Rittenhouse.

BOSTON EXAMINATION, FEBRUARY 26, 1917

Major Bookkeeping and Commercial Arithmetic.

NOTE. Candidate may use pencil or pen.

1. (84 points.)

The Beacon Chair Company.

Total Balance, December 31, 1916.

Capital Stock	\$250,000.00	
Surplus	142,000.00	
Reserve for Depreciation of Plant and Machinery	20,000.00	
Purchases	9,600.00	
Reserve for Bad Accounts and Notes	32,000.00	
Inventory, Finished Goods, January 1, 1916	45,000.00	
Inventory, Raw Material, January 1, 1916	132,700.00	
Sales	379,680.00	
Discount on Purchases	1,730.00	
Discount on Sales	2,500.00	
Freight (in, \$2,000; out, \$300)	3,650.00	
Goods Returned	135,300.00	
Wages	17,000.00	
Power, Heat and Light	2,800.00	
Repairs for Machinery	9,500.00	
Factory Expense	2,200.00	
Insurance	125,000.00	
Plant and Machinery	7,500.00	
Loss on Bad Accounts	37,000.00	
Salaries	192,500.00	
Notes and Accounts Receivable	30,000.00	
Notes and Accounts Payable	4,000.00	
Furniture and Fixtures	75,500.00	
Cash	960.00	
Taxes	5,400.00	
Advertising		
	\$833,010.00	\$833,010.00
Inventories, December 31, 1916:		
Finished goods	\$ 16,000.00	
Raw material	10,700.00	
Unexpired insurance	700.00	

Prepare balance sheet and profit and loss statement, and draft closing entries as of December 31, 1916, making provision for depreciation of plant and machinery, 5 per cent; for reserve for bad debts and notes, 2 per cent; and for depreciation of furniture and fixtures, 7 per cent. The various expenses should be grouped under proper main captions.

2. (12 points.) A shipment of goods billed at \$500 was destroyed by a railroad wreck. A duplicate shipment was made for which the customer in due time paid. \$500 was collected from the railroad company for the lost invoice. Make journal entries for all the transactions.

3. (12 points.) A manufacturing business having four departments is owned by Black, White, Gray and Green. Black is to receive $\frac{1}{2}$ of the profits of Department A; White is to receive $\frac{1}{4}$ of the profits of Department B; Gray is to receive $\frac{1}{4}$ of the profits of Department C, and Green is to receive $\frac{1}{4}$ of the profits of Department D. The net gain of Department A is \$4,250; Department B, \$3,980; Department C, \$5,325; Department D, \$3,475; Black's investment is \$8,500; White's \$6,800; Gray's \$9,200; and Green's, \$7,300. The expense account shows a charge of \$13,500. They decide that 5 per cent of the accounts receivable are uncollectable. What is each partner's present capital?

4. (12 points.) The Thursday Machine Company was incorporated with an authorized capital stocks of \$100,000, of which \$80,000 was subscribed for and \$60,000 paid in. At the end of the business year the net profits are shown to be \$11,250, and the directors declare a dividend of 10 per cent on the subscribed stock, in proportion to amounts paid, said dividends to be applied as part payment.

Make journal entries and set up ledger accounts.

Commercial Arithmetic

1. (8 points.) A capitalist bought International Mercantile Marine 6's, having 10 years to run, at a discount of 12 per cent. If he held them until maturity, what will be his rate per cent of interest gain?

2. (7 points.) A real estate broker sold three parcels of city realty for \$91,275, receiving for the second 45 per cent more than for the first, and for the third an amount equal to the sum of $\frac{1}{2}$ the first, $\frac{1}{3}$ the second, and $\frac{1}{2}$ the combined price of the first and second. What did he receive for the third?

3. (5 points.) A merchant having \$7,500 to pay, gets a note for \$5,000 at three months, bearing interest at 5 per cent, due in forty days, discounted at the bank at 6 per cent. How large a note must he make with interest at ninety days, that the two notes may enable him to meet his payment?

4. (10 points.) September 1, 1911, Gee and Furber engaged in partnership for five years, Gee investing \$19,500, and the firm assuming debts amounting to \$1,125; Furber investing \$14,400, and the firm assuming debts to the amount of \$2,525. At the end of the first year Gee withdrew \$3,000, and Furber invested \$1,200. At the end of the second year Cody was admitted as an equal partner, investing \$9,000. One year later each withdrew \$1,500; and six months before the partnership contract expired, each invested \$3,750. September 1, 1916, the partnership was terminated, at which time it was found that a net loss of \$11,350 had been sustained. If the loss was shared in proportion to average investment, what was the loss of each partner?

Total points for both subjects, 150.

Problem 1.

Beacon Chair Company

EXHIBIT B—SCHEDULE I

Statement of Cost of Goods Manufactured
January 1—December 31, 1916

Raw Material Used:		
Inventory, January 1, 1916	\$ 45,000.00	
Purchases	132,700.00	
Freight In	2,000.00	\$179,700.00
Deduct:		
Inventory, Dec. 31, 1916	10,700.00	\$169,000.00
Wages		135,500.00
Manufacturing Expenses:		
Power, Heat, and Light	\$17,000.00	
Repairs to Machinery	2,800.00	
Depreciation of Plant and Machinery	6,250.00	
Factory Expense	9,500.00	
Insurance Expense	2,200.00	
Loss	700.00	1,500.00
Taxes	960.00	38,010.00
Cost of Goods Manufactured		\$342,510.00



EXHIBIT B Profit and Loss Statement

Sales	\$379,680.00	
Less:		
Returned Sales	3,650.00	
Net Sales		\$376,030.00
Deduct:		
Cost of Goods Sold:		
Finished Goods Inventory		
1/1 '16	\$ 32,000.00	
Add:		
Cost of Goods Manufact'd. (See Schedule I)	342,510.00	\$374,510.00
Less:		
Inventory Dec. 31, 1916	16,000.00	358,510.00
Gross Profit on Sales		\$17,520.00
Deduct:		
Selling Expenses:		
Advertising	\$ 5,400.00	
Freight Out	300.00	\$ 5,700.00
General Administrative Expenses:		
Salaries	\$ 37,000.00	
Depreciation of Furniture and Fixtures	280.00	37,280.00
		42,980.00
Net Loss from Operations		\$25,460.00
Add:		
Other Charges:		
Discount on Sales	\$2,500.00	
Anticipated Loss on Bad Debts		3,850.00
		6,350.00
Total Loss		\$31,810.00
Deduct: Other Credits		
Discounts on Purchases		1,730.00
Net Loss		\$30,080.00

EXHIBIT A Balance Sheet, December 31, 1916

Assets		
Plant and Machinery	\$125,000.00	
Less:		
Reserve for Depreciation	26,250.00	\$ 98,750.00
Furniture and Fixtures	\$ 4,000.00	
Less:		
Reserve for Depreciation	280.00	3,720.00
Cash		73,500.00
Notes and Accounts Receivable	\$192,500.00	
Less:		
Reserve for Bad Debts	5,950.00	186,550.00
Inventories:		
Finished Goods	\$ 16,000.00	
Raw Materials	10,700.00	
Unexpired Insurance	700.00	27,400.00
Total Assets		\$391,920.00
Liabilities and Capital		
Notes and Accounts Payable	\$ 30,000.00	
Capital Stock	250,000.00	
Surplus:		
Balance January 1, 1916	\$142,000.00	
Less:		
Net Loss, Jan. 1, 1916—Dec. 31, 1916	30,080.00	111,920.00
(See Exhibit B)		
Total Liabilities and Capital		\$391,920.00

Comments:
It is important to observe that the year's loss on bad accounts of \$7,500 as shown in the trial balance should be charged against the Reserve for Bad Accounts and Notes, instead of being shown in the Profit and Loss Statement as an item of loss.

The reason for this is that such losses were anticipated in former periods, a charge at the time being made to some expense or loss account and a credit to the Reserve account. To include the actual accounts written off as a loss in this year's statement would be to place a double burden upon the profits of this year.

Because of the shortness and simplicity of the Balance Sheet, no classification of assets and liabilities is given.

CLOSING ENTRIES, DECEMBER 31, 1916

Purchases	\$ 45,000.00	
To Inventory Raw Material		\$ 45,000.00
To close inventory of January 1, 1916 into Purchases		
Purchases	\$ 2,000.00	
To Freight		\$ 2,000.00
To close freight on goods bought into Purchases		
Inventory Raw Material	\$ 10,700.00	
To Purchases		\$ 10,700.00
To set up inventory of Dec. 31, 1916		
Manufacturing	\$169,000.00	
To Purchases		\$169,000.00

To close cost of raw material used during the year into Manufacturing account.

Manufacturing	\$135,500.00	
To Wages		\$135,500.00
To close wages for the year into Manufacturing		
Manufacturing	\$ 38,010.00	
To Power, Heat and Light		\$ 17,000.00
Repairs for Machinery		2,800.00
Factory Expense		2,500.00
Insurance Expense		1,500.00
Reserve for Depreciation of Plant and Machinery		6,250.00
Taxes		960.00
Finished Goods	\$342,510.00	
To Manufacturing		\$342,510.00
To close cost of goods manufactured during the year into a Finished Goods account		
Finished Goods	\$ 32,000.00	
To Inventory Finished Goods		\$ 32,000.00
To close inventory of January 1, 1916, into Finished Goods		
Inventory Finished Goods	\$ 16,000.00	
To Finished Goods		\$ 16,000.00
To set up inventory of Dec. 31, 1916		
Sales	\$ 3,650.00	
To Goods Returned		\$ 3,650.00
To close goods returned into the Sales account		
Sales	\$358,510.00	
To Finished Goods		\$358,510.00
To close cost of finished goods sold into the Sales account		
Sales	\$ 17,520.00	
To Profit and Loss		\$ 17,520.00
To close gross profit on sales into the Profit and Loss account		
Profit and Loss	\$ 42,980.00	
To Advertising		\$ 5,400.00
Freight		300.00
Salaries		37,000.00
Reserve for Depreciation of Furniture and Fixtures		280.00
To close the accounts showing operating expenses into Profit and Loss		
Discounts on Purchases	\$ 1,730.00	
Profit and Loss	4,620.00	
To Discounts on Sales		\$ 2,500.00
Reserve for Bad Accounts and Notes		3,850.00
To close net balance of interest and discount items and of bad debts into Profit and Loss		
Reserve for Bad Accounts and Notes	\$ 7,500.00	
To Loss on Bad Accounts		\$ 7,500.00
To charge this year's loss against the reserve created for that purpose		
Surplus	\$ 30,080.00	
To Profit and Loss		\$ 30,080.00
To close the net loss for the period into Surplus		

PROBLEM 2

(a)		
Customer	\$500.00	
Sales		\$500.00
To show sale of goods on account		
(b)		
Sales	\$500.00	
Customer		\$500.00
To reverse the charge made in above entry upon receipt of notice of goods being destroyed by a railroad wreck		
(c)		
Railroad Company	\$500.00	
Sales		\$500.00
To charge railroad company with the selling price of the goods destroyed, crediting the Sales account		
(d)		
Customer	\$500.00	
Sales		\$500.00
To charge the customer with the duplicate shipment		
(e)		
Cash	\$500.00	
Customer		\$500.00
Payment received from the customer		
(f)		
Cash	\$500.00	
Railroad Company		\$500.00
claim against the railroad company collected		

The above shows the maximum number of entries which might be made; the number and nature of the entries, however, would depend upon the individual point of view. Entries (b) and (c) might be consolidated, debiting the Railroad Company and crediting the Customer, leaving the original sale in the Sales account. The amount collected from the Railroad Company is treated as a sale because the damages were settled on the basis of selling price. In case the adjustment were on some other basis it would be advisable to credit the amount collected to a special account.

(Continued on page 32)



ACCOUNTANCY

WINFIELD WRIGHT, LL. B., C. P. A.
Philadelphia, Pa.

Compilation of Costing Data

The Boston Ledger form of ruling (see description below) may be used for a continuance of cost record, or a continuous cost record.

Boston Ledger Form Adopted for a Continuous Cost Record

This form is divided vertically into three major sections, which in turn are each subdivided into four minor sections or columns, headed as follows: Elements, Previous, Added, Total. At the head of each of the three major sections is a space for the date of the entries made in that section.



As you can see by reading carefully the above description the ordinary form of Boston Ledger is made use of, five horizontal lines, or writing lines, being set aside for each job, put through the factory. The first line is for the job number. Following this are the four elements of cost, Material, Direct Labor, Indirect Labor and Expense as named. Concerning the columns under each date, the first column accommodates figures of previous costs, brought over from the preceding sheet. The second contains the costs added for the day, the third column contains the totals up to and including the date at the head of the column.

Do not use the column for previous costs brought forward except on the first day for which the sheet is employed. Daily costs can be added, in the cases of the second and third groups, to figures for the previous day.

Quote a number of jobs can be recorded on one sheet, the number in fact, depending upon the vertical length of the sheet and the record can be carried forward from sheet to sheet, very readily until the biggest job is put through the works. Addition can be made to the previous periodic costs daily, weekly, monthly, or even quarterly. This form is often used to most decided advantage for time contracts which require a lengthy time to make up and complete.

When the jobs are small and numerous, much labor is saved the Cost Department by entering the Cost data of jobs after they have been completed. As a general rule results as satisfactory can be gotten in this way. This plan should not be permitted to confuse the clerks in their tabulation and compilation of Cost totals for proving the correctness of the cost of the entire output.

After the Requisitions and Time Cards have played their parts in the compiling of Cost totals for the

period they can be classified according to job numbers. All the Requisitions and Time Cards belonging to one job should be kept in one place, say, in the same pigeon-hole. All the new cards concerning the one job from day to day, should be placed in the same compartment until the work in question has been completed. The operations are listed exactly in the same order as that in which they occur in the manufacture of the article.

The forms we have described up to this point are not the only forms that can be used in the different phases of the work. Each undertaking uses different forms. In fact, no two concerns use exactly the same forms. As mentioned before, however, the principles are about the same in most cases, and if we know about what the form should set forth we will experience little trouble in drawing it up.

The next form, Recapitulation of Costs for a single job, (see description below) is generally used for the cost of finished parts. This form goes into consideration detail and, although it is rather difficult to fill in it contains much interesting and useful information.

Recapitulation of Costs for a Single Job

The heading provides spaces for,—Name of Piece or Part, No. of Piece or Part, and Job No. The body is divided vertically into two equal parts, the section on the left being designed for Labor data and the other for Material (top half) and for a recapitulation of all the cost elements (lower half). The half of the body on the left is headed as follows: Card No., Man, Kind of Work, Hours, Rate, Total. The Material section is headed,—Materials, etc. At, Total, Pieces Used, on Job No. The recapitulation section lists the following elements of Cost, with a money column at the right of the space set aside,—Labor, Factory Burden, %—Materials Total, General Burden %—, Total Cost, Average Cost per part. This form is, or can be, best handled as a card and, therefore, is used rarely in sheet form.

The next form, Cost Summary for use of a Machine Shop, is a typical form for a machine shop. All the various and numerous operations and materials are listed on this form by name. The total figure only for each item is recorded.

Cost Summary for Use of a Machine Shop

This form is headed as follows:

Name
Size
Weight

The body of the form is divided vertically into three major parts. The first and second parts reading from the left, are headed,—Operation, Hours, Cost. The third column is headed,—Material, Amount. In the first column the following names of operations occur: Moulding, Cores, Grind, Turn, Drill, Face, Punch,

Bore, Key, Seat, Fitting, Build, Forge, Bull Dozer, Drop, Trip, and Forward. In the second column are listed: Bro't For'd, Tap thread, Whittle, Bore, Mark, Rip, Dip, Paint, Stripe, Assembling, Direct Labor Total, Factory Overhead %—, In the third columns are listed: Cast Iron, Malleable Iron, Bar Steel, Sheet Steel, Angle Steel, Spring Steel, Lumber, Paint, etc., etc. Recapitulation, Total Material Cost, Total Labor and Factory Overhead, General Overhead %—, Total Cost, Total Cost of 100 Pieces.

Comparative Cost Records

The real advantage of getting together cost statistics comes with the chance for making comparisons. The last lot of finished part, No. 40, cost \$1.47. This does not, however, of itself, show us whether the cost is either high or low. But, if our records show the two lots, previous to this, cost us \$1.50 and \$1.51, the comparison now shows us that \$1.47 is really a low cost. This comparison would be rated more highly, and appreciated more intensely if it only pointed out to us why the cost of the last lot was \$1.47 instead of \$1.50 or \$1.51. Let us separate the cost elements, Labor, Materials, etc. The comparison of the different elements of the \$1.47 lot with those of previous lots will point out that the gain of 3 cents is composed of two savings, viz., a saving of two cents on Material and a saving of one cent on labor.

Now if we analyze the two elements,—Material and Labor,—into the different classes and kinds of Material and into the different operations making up the total figure of labor, the analysis will show us the quantity and cost of each kind of Material and the time and cost of each Labor operation. With all these costs before us it will be the simplest kind of comparison to find out just where the net gain of three cents happened. It is most likely that we will notice a gain on several of the operations a little here and a little there, the total of the small gains aggregating, say, 23 cents. We will probably notice several small losses aggregating, let us say, 20 cents. This difference between the aggregate petty gains and the petty losses explains our net gain of 3 cents. (\$1.50—\$1.47.)

We are liable to find that the cost of operation No. 8 has actually been cut five cents, and that the cost of operation No. 9 has climbed up two cents. This would also explain our saving or net gain of three cents per part on the entire lot.

What caused these variations? Is the saving on operation No. 8, unusual or can the new cost of this stage of manufacture, or operation, in the making of finished part No. 4 be kept up indefinitely? Will we ever be able to bring back the cost of operation No. 9, to the old figure? These are questions of production

(Continued on page 18)



MATHEMATICS

O. S. SMITH

Southeastern High School, Detroit, Mich.

In the preceding articles I have tried to show the character of the ancient books and problems, also to point out that there is a gradual change for the better, and furthermore that while there is a great improvement yet we are terribly handicapped by a tendency to cling to old methods that do not meet modern conditions.



Some of these things were criticised and many more could be criticised but a lack of space forbids it. Therefore the most glaring were chosen for comment. Beyond a doubt commercial courses and text books need to be revolutionized. Some of this was started a year or two ago in bookkeeping and it is to be hoped that it will continue, and spread to other text books and courses.

In my own classes in advanced bookkeeping I have found that only a very small per cent of the students are able to apply what arithmetic they have learned, yet most of them have "completed" arithmetic. Records of errors which I have kept on work done for two or three weeks at a time show such mistakes as these:

Errors in addition of columns of from four numbers to ten numbers; errors in subtraction; errors in pointing off percentage calculations; errors in pointing off where quantities were expressed by the hundred or thousand and the price was in dollars and cents, or either; errors in counting time; and errors of reason as to what result a multiplication, division, etc., would produce. The first two kinds of errors mentioned were, of course, carelessness, but the others in most cases were purely errors due either to a misunderstanding or a lack of understanding of principles.

The teachers of arithmetic are not primarily to blame. They do remarkably well for the time at their disposal, but in most high schools only one-half year or one year at the most is devoted to arithmetic. This is not sufficient time to cover thoroughly all the subjects given in a modern book or that ought to be covered in a course in arithmetic.

Very few boys or girls going out into business are required to have an excellent knowledge of bookkeeping, and as a result a very small proportion of them fail because of an insufficient knowledge of bookkeeping, while a great many of them are regarded as failures because they can not do the simpler things. Most of these young people "lose" their first or second positions because they are not accurate in arithmetic, i. e., they can not do billing; make extensions or invoices; calculate discounts; cal-

culate maturity of bills, etc.; can not spell well or their writing is poor. As a matter of fact they are seldom allowed to do real bookkeeping work until they have been in the office for a considerable length of time. They are usually put at filing, copying, or making simple reports, etc. This is especially true of those entering large offices.

It is also true that a student will occasionally go into a small office where he will be bookkeeper, stenographer, bill clerk, timekeeper, and office boy combined. When this is true the bookkeeping is usually of the simplest kind and does not require a very extensive knowledge of the subject.

The report of the Cleveland Foundation Survey of Boys and Girls in Commercial Work brings out very forcibly the fact that it is these minor things that count when these young people go out to take a position. This report should be read very carefully by every teacher of commercial courses in the United States. Also by a great many principals and other officials. It is not the function of a high school to be a clerk factory. There are ideals that are far higher than merely to teach a boy or girl something that will be of immediate use. The training received by these young people is for life and not for any one job.

Business men are apt to expect too much of a high school graduate. I have known of cases where a recent graduate was expected to keep books and to do things in connection with office work that would have been a task for an experienced accountant. Yet these same business men would not go to a recent graduate of a law school to have him answer their legal questions, or to a recent graduate of a medical school to have him advise them on a vital question of health or disease. Why is this so?

The schools are mostly to blame for this conditions of affairs. They have given the public a wrong idea of the product turned out. People think of a commercial course as something highly specialized and as turning out a highly specialized product. This is true only in so far as it is possible to have a 16 year old boy or girl highly specialized. The common thought is, that the commercial courses are built around bookkeeping and shorthand, that everything taught tends to increase proficiency in these subjects alone, and that in some mysterious manner these courses put old heads on young shoulders.

Our commercial courses, coming as they did from the early business college and retaining most of the ideas embodied in those schools, are today entirely out of balance. Four or five semesters of bookkeeping and only one or two of arithmetic is the old business college idea of "studying bookkeeping and 'brushing up' on arithmetic." In other words, it is the "tail wagging the dog."

Some kind of a course should be organized that would give the boys and girls at least a rudimentary idea of the organization of our great banking institutions such as state and national banks and trust companies, also the transportation and insurance companies, as well as a more practical course in commercial geography.

These courses should be given in the advanced work either in the senior or junior year. Along with this the short course—the two year course—should be discouraged, and not encouraged as is now the case in many schools. A well balanced commercial course should cover a period of four years, and if this were done the product turned out would be far superior to that of the present day.

Students "graduating" from a two year course are frequently not more than 15 years of age and sometimes less than that. These youngsters often times have to be told to change their mode of dress in order to appear older. This should not be resorted to, as it is dishonest to both the student and the prospective employer.

Parents are led to believe that the short course will adequately prepare the boys and girls, when in a great many cases it is not so. Many times the parents of those who are interested in the commercial courses are themselves not well educated and should have better advice to rely upon.

A short course should be provided for those who can not take a four year course, but such a document as a "diploma" should not be given. When a boy says he graduated from high school the employer rarely sees or asks for the diploma. To him a graduate is a graduate, whether from a two, three, or four year course. A failure comes back upon the school like a boomerang. The result is that the employer does not stop to reason out the fact that there are different courses which produce different degrees of efficiency. The boy was a "graduate." That is sufficient. Why not give a certificate showing the period of attendance with the course pursued? The boy could not say he was a graduate and the same things would not be expected of him that would be expected of a graduate.

Mr. R. F. Patton, recently with the Laurium, Michigan, Commercial School, and Mr. U. L. Goodman have purchased the Southern School of Commerce, St. Petersburg, Florida. The number of good specimens which Mr. Patton sent us indicate that the school is in a very prosperous condition.

Mr. A. M. Toler, recently of Huntington, West Virginia, is now at the head of the Commercial Department of Massey's Business College, Richmond, Virginia. Mr. Toler is well qualified for the work by personality, training and experience. He is a fine penman and an exceptional teacher of that subject.

Smiles-Seducing Sales Letters

LOUIS VICTOR EYTINGE
Box B, Florence, Ariz.

[This article began in our May number. This installment continues examples of effective opening paragraphs for sales letters, and concludes one of the most interesting and practical series we have ever published.—Editor.]

"When you entertain distinguished guests—

"Don't you often wish for something unusually tempting to serve them? And what is better than—" etc. (Used by a mineral water company, under one cent postage, folder letter, 85 new dealers and 600 new consumer customers.)



"You've heard of the 'Master Key' that opens every door of a giant skyscraper. Did you ever hear of a Master Model of a typewriter? (Used by Royal Typewriter Company with much success—creates idea of multiform possibilities in the Royal.)

"The sweetest words in the English language are—

"Please find enclosed check for \$—

"In this letter you will please find enclosed samples of our silk poplin, 27 inches wide," etc. (Used by L. D. Shupe & Co., of Buffalo, to move 280 yards which had been stocked three months without a sale. It did.)

"The religious reformer, Martin Luther, threw his inkpot at the devil. He missed and the ink pot hit the wall. That was nearly 400 years ago, but today * * shown the ink-splash on the wall.

"They did not know in those days how to make washable wall coating, etc." (One of the successes of Fiorman, Ford & Co., Minneapolis.)

"I want to make you this short, straight, business proposal—

"I will agree to save you from 3 to 15% of your coal bills. Yes, and make good before you pay me a cent for doing it, too." (Used by Buffalo engineering appliance agent to sell to large industrial executives.)

"After baby's food and baby's clothes, the most important thing you have to decide is the little cart that baby is going to ride in—is going to be seen in—is going to be admired in. (Almost talks like a mother does to her infant—cooing and soft, prideful and loving—used by go-cart maker.)

"\$22,000 profits within three months.

"That's a solid fact. In April we purchased a tract of short front in the rough. It has been laid out into 66 building lots each having a frontage of 75 feet on a wide avenue." (Opening of one of series of letters written by W. Seward Hull to sell investment shares in a realty company.)

"Good, strong, solid, honest leather—

"That's the beginning of every Blank Shoe." (Then the letter, used by a shoe manufacturer, goes on to describe how his shoe is finished.)

"A miner in the Homestake Mine in South Dakota—

"The Emperor of Russia in his palace—

"A newsboy in Toronto—

"The head of the U. S. Steel Corporation—

"These and 50,000 other men and women all over the world and in every walk of life, rich and poor, have bought the new Encyclopedia Britannica." (If YOU didn't, you at least remember the effect of this letter.)

"Professor Irving Fisher, of Yale University, in an article published in the Review of Reviews, says:" etc. (A book letter.)

"Andrew Carnegie, on the occasion of the celebration of his 79th birthday, said: 'I am still a young man,' etc. (Physical Culture Magazine.)

"Bending over his work in Cremona, more than two hundred years ago, Stradivarius said: 'Other men will make other violins, but no man will make a better one.' (This, for a furniture house, with the two immediately above, are typically good specimens of the advantage of using known names in the opening, with perhaps a quotation which must be appropriate to the product or proposal discussed in the letter.)

"If I should step into your office today and say: 'Come on over to the Milwaukee State Fair with me — I'll pay your fare both ways—you've been working pretty hard and need a vacation,' you'd be likely to accept.

"Well, that's just the proposition I'm going to make, for if you'll come over to the Fair and see the Little Wonders under hard service, during their mile a day under a heavy house, I'll be pleased to deduct the cost of the trip from the price of whichever outfit you decide to buy." (One of the successful letters of R. E. Choate, selling house-moving tools, opens with this very interest-inciting proposal.)

"Put this memo on your desk tickler, right now—

"See Jamison about vacation pleasure trips." (A steamship agent sends this one out, with a little book of vacation resorts reached by his line.)

"Without cost on steamship, train, or at hotel—without a dime or a sou paid out in tips anywhere—would you like to enjoy the most famous scenes and shrines of Europe, in company with distinguished guides who can describe them for you better than anyone else has ever done." (An opening of a Funk & Wagnalls letter selling volumes of "Seeing Europe With Famous Authors.")

"These two remarkable business books should be in your hands because they are all about your business. Yet I will send them to you absolutely free if you merely sign and mail the enclosed post-card. (Pulled 9% returns when loosely inserted in a British periodical by E. M. Dunbar, of Boston.)

"Mr. Edison wishes me to arrange

with you to have one of our demonstrators take a few minutes of your time (as a demonstrator, not a salesman) to show you the latest Edison Dictating Machine at work in your own business." (Hits one as a bit of flattery that Mr. Edison takes an interest in seeing one's correspondence work speeded up and improved. Sent out under the signature of the Chief Engineer.)

"I want to talk to the man who is responsible for the dividend checks at the end of the year." (Used by Edgar Johnson to sell advertising service.)

"A ton of coal contains a lot more warmth than a woman's eye—like-wise, the products of Franklin Service contain a lot more fire, snap and crackle and a great deal more power in warming up cold prospects than is shown in the work of the average Service Agency." (Sent out to sell printing service by the Franklin Company, Chicago.)

"A three line letter did it—

"—brought back the \$48.25 owed him for ten months by a personal friend of R. E. Bennett, a Chicago business man." (One of the many good letters sent out by A. W. Shaw, of System fame, selling book on collections.)

"What will you pay us to save you 10% of your shipping room operating costs?" (Asks the Ideal Stencil Machine Company.)

"The possibility for further economies in your plant is a matter of vital importance to you; allow us to make a timely suggestion: Use Spartan Belting. (Graton & Knight, of Worcester, did good with this.)

"It is not necessary that you be reminded that your home, like our home, is the dearest place in the world. Naturally then, you are interested in making it as cozy and attractive as possible." (A success for W. L. Yetter & Co., interior decorators, Kansas City.)

"If you owned a little store, and year by year your business grew—if your first trade was confined to the limits of your town, then gradually included the entire County, increased until it extended throughout the State, leaped into other States, crossed the seas and developed in foreign lands—wouldn't even your enemies be forced to admit that your goods must give absolute satisfaction?" (Penn Metal Company, Boston.)

"Just the minute you decide that your work cannot be improved upon—it begins to deteriorate." (Tulloss School of Expert Typewriting.)

"Do your letterheads bring you results?

"Are they attractive, snappy, clean-cut, impressive? Would you use your present heading for a one-insertion, five-thousand dollar advertisement? (Written on a beautifully engraved letterhead of Woodbury & Company, letterhead specialists of Worcester, Mass.)

"Doesn't the logic of what follows appeal to you?" (A query opener of Lord & Nagle, textile publishers, which makes you desire to find out.)



"No need to tell you anything about the value of Green Oat Hay, especially when fed along with Alfalfa—" "The only question is, 'Can a first-class article be obtained?'"

"Ours was grown on dry land and is therefore short and fine." (One letter used by Farm Products, Ltd., a co-operative farm - product - selling group of Lethbridge, Alberta, and Manager Lloyd says it sold out their stock.)

"Soon be time to go fishing!"

"And—you'll want plenty of good pipe bait!" (French Tobacco Co.)

"Are you paying too much for light?"

"Or getting too little light, or unsatisfactory light?"

"Enclosed is an almost life-sized picture of a lighting unit, etc." (A good query opening used by the Holophone Works. Light bills always interest.)

"Everything is mutual in this business. We make good saws—we expect good dealers. We spend money to create a market—we expect co-operation from dealers. Let us hear from your side of the case. If selling Simonds Hand Saws will not be of more profit to you than it will to us, do not touch them; but how are you going to know unless by actual experience?" (Simonds Mfg. Co.)

"Your reputation as a builder is made out of the same quality of materials you put into your buildings." (Good blunt appeal of the YQU type sent out by Wm. R. Carlson, wholesale lumber.)

"In the window of a prominent Milwaukee jeweler's store is a card bearing this inscription:

"'Naturally we push the watch which gives us the least trouble in making good our guarantee. That's why we recommend the Illinois Watch.'" (A good form of the testimonial opening, as used by the Illinois Watch Company.)

"We help you to sell the * * * silks through your local dressmakers."

"How many are there in your vicinity? Do they all deal at your store? They will if you sell * * * Silks." (York Silk Mfg. Co.)

"When will you take the agency for the * * * Silks?"

"We'd like to get you started as soon as possible so that you will get more profit out of your silk sales." (This and the opening above belonged to the two most successful letters in a 17-letter series sent out by the York Silk Mfg. Co.)

"Let's get shoulder to shoulder and boost Spring and Summer Business. Let's make this a big year. We can do it—together." (An inspirational opening of letter to dealers from L. Adler & Co., clothing makers.)

"If you saw an employee throwing fifty cent pieces out of the window, you would be 'jarred,' to say the least."

"But you will say: 'It cannot happen.' No, not in just this way, but are you quite sure that (as seconds and minutes represents dollars and cents) you are not losing the equivalent, because some particular part of your office work is not handled in the

most efficient way?" (Shaw-Walker.)

"When you want a letter, an order, an invoice, or any office record, you want it quick!"

"It may mean a thousand dollars, some day, to be able to find instantly Brown's quotation, Smith's order or the copy of Jones' letter, for on this particular record may hinge an important decision." (This and the previous opening are parts of two letters producing record results for Shaw-Walker Co.)

"Will you let me revise your tire bills? It ain't any Payne-Aldrich revision we are asking you to consider, but a genuine downward revision." (When used by Fisk Rubber Company at Kansas City, this aided to develop 20% customers.)

"As a woman of intelligence, economy and judgment, who believes in saving money and getting the best that money can buy, we make a special appeal to you at this time." (Menter & Rosenblum, credit outfitters.)

"A salt mackerel, freshened to your taste, broiled to a rich brown and served with the juice dripping from it, with melted butter, is a breakfast dish that will almost melt in your mouth." (This letter from the Van Twiller Market makes one's mouth water. How about you?)

"How heavily do the mail-order houses hit into your trade? Do you wish us to help you in your fight?"

"That's why we are sending you the copy of the finest saddlery catalog ever issued—that of the House of Heiser." (Sent to harness dealers in the West, where mail-order house buying is extensive, it secured attention at once by talking something that interests the local dealer.)

"Here's something to ask the member of the family:

"How long has it been since we have had sauerkraut on the table? Bet you've almost forgotten how it tastes. Let us have some kraut and sausage—or make a meat pie plumped full of juicy kraut. Or fix it up in any dozen of ways. Don't your lips smack for that old-fashioned health-helper?" (Empson Packing Company of Colorado, to revive interest in canned kraut.)

"May I tender a proposal, the acceptance of which might result in cutting down your finishing costs?" (Conservative, pocket-book appeal of the Cincinnati Varnish Company.)

"Deduct 10% to 50% from the price you usually pay for Mill Work and you will have our figures for the same material — approximate." (Selling openings based on price cuts, sent out by Chicago Millwork Supply Co.)

"If we were to pin a yellow-backed \$20 bill to this letter, we would not be making you a more valuable present than we are in giving you the attached certificate for a set of heating plans." (This opening has been used by quite a few firms and is capable of many variations.)

BETTER FILE THESE PAGES — THEY HAVE REAL VALUE. STUDY THEM AGAIN AND AGAIN, AND SEE HOW IDEAS FLOW FOR YOUR OWN WORK.

VOCATIONAL GUIDANCE

F. E. H. JAEGER

East Side High School, Newark, N. J.

VOCATIONAL GUIDANCE BY MENTAL TEST

The following is a part of the annual report of Vocational Superintendent of the Newark, N. J., Public Schools, Mr. Cephas J. Shirley, and he has kindly permitted its appearing in the Business Educator.

Vocational Guidance, from the viewpoint of measured mentality, has evolved a very interesting problem. In fact, there is not a question confronting the public today that is comparable in importance with that of mental tests. For years the public has patiently waited for scientists and exponents of professional life to produce an effective solution of this problem. When serious and logical thought is given the finance of public education and a keen appreciation is acquired of the great amount of money expended for the education of the boys and girls of this or any other city, largely without definite knowledge as to how much of the investment they will ever be in a position to capitalize, some idea will be gleaned of the value of substantial knowledge of the question of true Vocational Guidance. Careful consideration has been given to every theory advanced and every plan promoted tending toward the establishment of a scientific method of mental diagnosis.

Very recently my attention was called to an electrical apparatus used as a mental measuring machine. In the Research Laboratories of Dr. M. P. Von David, physicist and psychologist, a number of tests were carried on under my personal supervision. Altogether eight boys and girls were examined, two of whom were blind. The results of these tests agreed so perfectly with the known characteristics of the subjects examined, that an account of them has been deemed worthy a place in this report.

The System

An exhaustive analysis of this highly technical subject, involving a system of measuring and recording the electrical currents occurring in the body under various thoughts, reflex action and other phenomena, for which the brain seems to be responsible, would require many pages.

Briefly, it consists of three essential factors:

- a. The child,
- b. Compensating apparatus,
- c. Recording apparatus.

Method of Measurement

To carry out the Vocational Test, three rooms are used, laid out as delineated on the accompanying blue print,—one of the subject, who is quite alone, another for the operation of the compensating device, or "WHEATSTONE BRIDGE," and the third for the galvanometer re-

VOCATIONAL TEST

CASE 608 - GIRL

RESULT of the thinking, etc. test and ability has to do with creating and designing along the lines of a modeler.

AGE - 15 YRS. 3 MO.

TEST CONDUCTED UNDER THE OBSERVATION OF MR. CLAYTON J. SMITHLEY
MR. JAMES H. DODD
 DIRECTOR, I. J.

Vocational Category	Score (approx.)
ART	4.5
LIBRARIAN	0.5
DRAFTER	1.5
PHYSICIAN	0.5
SECRETARY	1.5
CARPENTER	0.5
FARMER	1.5
MUSICIAN	4.5
COOK	0.5
BAKERY	1.5
TAILOR	0.5
TENDLER	1.5
SOLICITOR	0.5
ARCHITECT	1.5
TYPEWRITER	0.5
MATHEMATICIAN	1.5
DANCER	0.5
ACTRESS	1.5
RATION	0.5
PROPRIETOR	1.5
FELLASWATER	0.5
DEPARTMENT	1.5
NURSE	0.5
MANUFACTURER	1.5
MOTEL	0.5
GROOMAN	1.5
PRISONER	0.5
MODIST	1.5
MAGAZINE	0.5
PARASOL	1.5
FARMER	0.5
MILLER	1.5
DISTANT	4.5

+ RUN DOWN TEST

ILLUSTRATING IDEAS IN PICTS
 AGAINST

RESEARCH LABORATORIES INC. CHICAGO, ILL.

TEST MADE OCT. 22, 1933



Planning a Civil Service Course

J. F. SHERWOOD, B.A., Ft. Wayne, Ind.
Formerly in the Department of Commerce,
Washington, D. C.

CIVIL SERVICE EXAMINATIONS

In the exercise Copying from Rough Draft all mis-spelled words should be corrected; all abbreviated words should be written in full; any grammatical errors should be corrected; but the diction must not be changed. The copy furnished to the competitor is usually a photolithograph of a sheet



which has been typewritten and then interlined, transferred or otherwise changed. Both accuracy and speed are considered in rating this subject—accuracy having a rate of three and speed a rate of two. The exercise should be double spaced.

Competitors who take the stenographer examination only may make the copy either in handwriting or with the machine, while those who take the stenographer and typewriter examination, or the typewriter examination alone will be required to make the copy on the machine. If the competitor takes the stenographer examination alone, then speed will not be considered in rating the exercise. Below is given a test on this subject. It will give you an idea of what to expect should you take this examination.

Copying and Correcting Manuscript

In the February issue of the Business Educator particulars were given concerning the examination for Bookkeeper, Departmental Service. All the subjects in that examination have already been treated with, except two—Copying and Correcting Manuscript and Practice of Bookkeeping. The examination in Copying and Correcting Manuscript will consist of a test in making a smooth corrected copy of a Draft of Manuscript which includes erasures, mis-spelled words, errors in syntax, etc.

The spelling, use of capitals, punctuation, abbreviations, and all omissions and mistakes will be taken into consideration in rating this subject.

You will be required to transpose, insert, or omit words or groups of words as indicated on the examination paper (you will note that this is somewhat similar to the Rough Draft exercise. The main difference is that the Rough Draft exercise is a type-written exercise, while this exercise is pen written.) You must not fail to make a change that will correct a natural error, but do not make any changes that are not necessary in order to correct some error.

You must not omit, insert, or substitute a single word unless it is absolutely necessary in order to correct a natural error in the copy given you.

Do not paraphrase. Should you do so, a deduction of from 5 to 100 will be made from your rating.

Be careful not to repeat a word or sentence. If you discover that you have made a mistake in your work, don't cross it out but erase it and so neatly. The penalty for erasing is less than for crossing out the incorrect part in this exercise. A blot on your paper will lower your rating. Pay close attention to your margins and indentations. I do not deem it necessary to reproduce a test exercise in this subject, as it merely consists of a pen written exercise that has been interlined or changed with the pen. The competitor is given plenty of time to make a corrected copy of the exercise with the pen, and if a reasonable amount of care is taken in the preparation of the paper, no trouble will be experienced and the applicant should secure a high rating in this subject.

The other subject, the Practice of Bookkeeping, includes two exercises. The first exercise is an exercise in journalizing and is given a weight of two; the second exercise is a test in making a balance sheet which shall include a trial balance, the inventory, and a statement of losses and gains, proprietor's accounts and resource and liabilities, and is given a weight of one.

The applicant must make at least 70% in this subject or his papers will not be rated in the other subjects. The subject is given a relative weight of 40 on a scale of 100. It will, therefore, be noted that it is very desirable that you receive a high rating in this

subject. Following is given a test in journalizing and a test in the preparation of the balance sheet which is very similar to the ones given in the regular U. S. Civil Service Examinations.

PRACTICE OF BOOKKEEPING An Exercise in Journalizing

Instructions: On the blanks furnished, make the necessary double-entry journal entries for the transactions found in the memoranda below; keep Bank Account separate from Cash Account; make no day book entries.

March 1, 1905. Thomas Morris opened new books with the following resources: Cash in Citizens' Bank, \$7,800; cash in safe, \$2,678.50; merchandise, \$4,768; real estate, \$9,750; an account against William Rose, \$2,360; a note given by James Wilson for \$1,287.50, due in six months without interest, accounted at its present worth, \$1,250.

His liabilities were an account due John West, \$2,976; a note for \$900 due Arthur Moore, accrued interest to date, \$27.50; an acceptance at fifteen days for \$340, dated February 15, 1905, drawn upon him by Abraham Naylor in favor of Joseph Kemp.

March 2. Bought of Jones Bros., merchandise, \$5,400. Gave in payment a note at six months, interest, \$90, included in face of note; face of note, \$3,090. Balance on account.

March 6. Sold to Samuel Aikens merchandise, \$2,600. Received in payment the acceptance mentioned in liabilities \$840, and a draft on Chase Chemical Bank for balance (not deposited).

TRIAL EXAMINATION IN COPYING FROM ROUGH DRAFT.

said he *how valued* *but not stand his reasons*
"Yonder ^{is} one whose years ^{have} ~~calm~~ his passions; by inquiring what are his sentiments of his own state ^{let us close the} ~~disquisitions~~ of the night, that we may know whether youth alone is to struggle with vexations, and whether any better hope remains for the latter part of life." Here the sage approached, ^{and saluted.}

"Sir, said the princess, an evening walk must give to a man of learning ^{the} pleasures which ignorance can hardly conceive. You know the ~~causes~~ ^{the} and the ~~qualities~~ of all that you behold, the periods in which the planets perform their revol., the laws by which ~~which~~ the river flows. Everything must supply you with contemplation and renew the consciousness of your own dignity. "Lady, answered he, let the ~~gay~~ ^{and the wise} expect pleasure in their excursions; it is enough that age can obtain ease. To me the world has lost its novelty; ^{looked and} ~~I~~ see what I remember to have seen in happier days. I cast my eyes upwards, and think on the vicissitudes of life." The princess had known many who enjoyed pleasure no longer than they could confine it to themselves.

By showing the changing moon



Side Lights on Bookkeeping

By ARTHUR G. SKEELES

Peabody High School, Pittsburgh, Pennsylvania

Students and Teachers are invited to write to Mr. Skeeles regarding the questions discussed in this series, or any other bookkeeping topics.

Wholesale Bookkeeping

About a year after this I was asked to devise a set of books for a Wholesale Notion House, which was being started by Merchant and Sellers. Their retail business had prospered, and they wished to open up a Wholesale Department, as well. This business was to be carried on under the name of the Merchant's Supply Company.



As most of their sales would be on credit, it was necessary to provide a system of bookkeeping that would take care of such accounts. And as the orders would be received from traveling salesmen, mostly, I prepared an Order Form, these being bound in books, in which three copies were made at once by means of carbons. One copy was kept by the salesman, one was given to the customer, and one was sent to the Merchant's Supply Company's office.

When the order was received at the office, it was entered in a Carbon Sales Book, in which a copy was made at the same time for office reference. From this copy the entries were made to the Personal Accounts of the customers, and the total for the month was posted to the Credit of Merchandise Sales.

The keeping of accounts during the year was very simple; the only difficulty being in making the GRADING STATEMENT at the close of the year.

"What is the use of the Trading Statement?" asked Mr. Merchant. "Isn't the Profit and Loss Statement sufficient?"

"The Trading Statement shows how much you made by buying and selling goods," I replied.

"Well, doesn't the Profit and Loss Statement show the same thing?" asked Mr. Sellers.

"No, it doesn't," I replied, "because it includes items which have nothing to do with the profit on buying and selling. Let's, for instance, may be high or low, and will not change the Trading Profit. So with the other items of expense. So also with Interest or Discount. These items are entirely separate from the Trading Statement, and should not be included in it."

"What difference does it make," asked Mr. Sellers, "whether we have a Trading Statement or not? Why not make simply the Profit and Loss Statement? What we want to know is the profit for the year."

"It makes just this difference," I replied. "If you know the amount of

the Trading Profit, you are better able to judge whether or not it is as high as it should be. You are also better able to see whether or not there is any item of expense that is too high.

"If you are satisfied to know only the gross profit for the year, then you do not need to keep any books, except you owe, on Personal Accounts. (This is Single Entry Bookkeeping.) But you would not find it safe to do business with such books. And if a set of Double Entry books is better than a set of Single Entry books, then a Trading Statement is better than simply a Profit and Loss Statement.

"The whole trend of modern bookkeeping is toward a greater subdivision of accounts. In large business offices the accounts are subdivided to show the expenses and profits of different departments of the business. In manufacturing establishments, accounts are kept to show the cost of each article made."

HEFFNEE

(Continued from page 29)

topic of this paper we found lay in the methods of giving courses, in the excessive specialization of courses, and the employment of a teaching personnel inadequate in preparation and immature in teaching experience, in the impartation of an incorrect objective of courses given, in the stratification of our educational system and in the sacrifice of quality for quantity in the aping for big things. They are internal and the responsibility for them, as well as their removal, rests with the faculties and the executive bodies charged with the administration of educational foundations. When courses of study are properly balanced as to lecture and laboratory, specialization of courses made more conservative, quality takes precedence of quantity in teaching personnel and academic standing, education directed to training ablest employees instead of employers, the evils of stratification ameliorated, then the college and university graduate will more nearly occupy the position in practical life that he ought to.

Mr. Herman E. Hibbard, head of the Bryant & Stratton Commercial School, Boston, died May 1, 1917, in his home at Newton, Mass., after a short illness, at the age of 69 years. Mr. Hibbard began work as office boy in the school he later owned. He conducted a high grade school, became quite wealthy, and was the eighth Mayor of the City of Newton. Mr. Hibbard was widely but not familiarly known, as he was not in the habit of attending conventions or associating with his coworkers.

March 13. Morris sold to John Kelso a half interest in the business for \$13,000 in cash. (Account the difference between this valuation of the business and the valuation as shown by the opening entry as good will.)

March 18. Sent Jones Bros. a draft at ten days' sight drawn by us upon William Rose in favor of Jones Bros. Face of draft, \$600.

March 25. Bought of James Wilson, merchandise, \$2,400. Gave in payment his note mentioned in resources. Face of note, \$1,287.50; present worth, \$1,254.87. Balance on account.

March 27. Sold Jarvis & Co., merchandise, \$3,600. Received in payment a sight exchange for \$800 on New York acceptance at $\frac{1}{2}$ per cent premium, and their note at twenty days for balance.

March 29. Paid by check on Citizens' Bank the note due Arthur Moore mentioned in liabilities. Face of note, \$900; accrued interest to date, \$31.70.

March 30. Discounted at the Citizens' Bank our note at six months, and received credit for proceeds. Face of note \$800, discount \$24.

FROM THE DATA GIVEN BELOW MAKE OUT A BALANCE SHEET WHICH SHALL INCLUDE A TRIAL BALANCE, THE INVENTORY, AND STATEMENT OF LOSSES AND GAINS, PROPRIETOR'S ACCOUNTS, AND RESOURCES AND LIABILITIES.

On March 1, 1905, Charles Martin had on hand as per inventory merchandise, \$5,400; real estate, \$7,600; unused office stationery, \$20.75. The balance of the cash account as shown by the ledger, was \$3,640, and the balance of the bills payable account was \$2,365. The footings of the other ledger accounts were as follows:

Debit footings: Charles Martin (proprietor), \$970; merchandise, \$12,800; real estate, \$8,000; Traders' Bank, \$4,780.25; bills receivable, \$4,620; expense, \$90.25; interest and discount, \$148.60; Joshua Miller, \$2,897.50.

Credit footings: Charles Martin (proprietor), \$6,797.85; merchandise, \$7,800; real estate, \$120; Traders' Bank, \$3,600; bills receivable, \$3,640.75; interest and discount, \$197.80; Joshua Miller, \$ (amount to be supplied by the competitor).

C. E. Butcher, of Buffalo, will have charge of the commercial department of the Olean, N. Y., High School, next year.

G. H. Holmberg, now with the Tekoa, Wash., High School, is to teach commercial branches next year in the Granite County High School, Phillipsburg, Mont.

G. G. Hill, for some time a teacher in the Williamsport Dickinson Seminary, Williamsport, Pa., is to be affiliated with the teaching force of Goldie College, Wilmington, Del., next year.

J. W. Rumrill, of Middletown, Conn., will go to Englewood, N. J., High School, next year, as head of the commercial department.



Does the College and University Graduate Occupy the Position in Practical Life That He Ought to?

By W. C. HEFFNEY, Ph. D.
of the Peirce School Staff, or Faculty, Philadelphia, Pa.

Recently two professors who occupy very important and prominent positions on the faculties of two of our large Eastern Universities declared in vigorous language, yet with a feeling of rather deep regret, that the college and university graduate, considering the time and expense incurred

in his education training and preparation for life, does not occupy in practical life the position that he ought to. Both of the institutions have large foundations, faculties of the ablest scientifically trained men, and offer a large and varied curriculum of courses of studies in both their graduate and undergraduate departments. Yet in spite of all this magnificent equipment these men declare that after spending several years in a good preparatory, or secondary school, four years in undergraduate study followed by one, two or three years of graduate work, the college man does not measure up to the standard that he ought to.

During the recent "Business Exhibition," held in the First Regiment Armory in the city of Philadelphia, we submitted the question to a number of successful business men who called at the Peirce School Booth. Every one of them confirmed the conclusions of the two university professors. At the same time we also submitted the following query: as to the college graduate and the graduate of a commercial, or business school, which is preferred and which produces the better results? With practical unanimity they declared that the graduate of the commercial, or business school produces the best results and is preferred to the college graduate. Being a college and university graduate these declarations compelled us to turn on the light of investigation to discover the causes of the deficiency which prevent us from occupying the position that we ought to.

The time honored methods of class instruction are the catechetical, the lecture and a combination of these two known as the lecture-quiz. These methods are very well adapted to the languages and their literatures, philosophy and theology, and are almost universally employed in teaching these subjects. For many years the sciences were taught by the same time honored methods. Much missionary labor was required to convince boards of administration that efficiently equipped laboratories in which the bodies of truth belonging to the respective sciences could be worked over and verified by the students were an essential necessity. Many colleges are still deficient in laboratory equip-

ment for the scientific study of laboratory sciences.

Within the last few decades practically all of the large universities and many colleges organized departments for the study of commercial subjects in order to offer the opportunity of obtaining a collegiate education by the eighty per cent. who must carve out its career in the business world. Again the subjects were warped to fit a method of instruction. Subjects like accounting, merchandising, business and sales administration and banking can only be satisfactorily studied in a business laboratory, or organized business community in which the student is a real active business unit. Two or three hour a week class room courses of study extending over a semester, or a collegiate year of thirty-six weeks will not develop properly those qualities in a student that are essentially necessary to his business success. The bodies of truth which they contain must be studied in daily laboratory work the same as chemistry, physics, hygiene, etc., and only those who spent at least two years in scientifically constructed and equipped business laboratories can look forward with reasonable hope of occupying the position in practical life which the college graduate ought to occupy.

Every college and university takes pride in offering a large number of highly specialized courses of study for the undergraduate. A careful examination of the catalogues of colleges and universities furnishes conclusive proof. The divisions are so multiplex and overlapping that even a specialist is unable to draw the demarcational lines. There are too many disjecta membra. What the undergraduate student needs is a thorough comprehensive yet scientific curriculum of studies. Highly specialized courses must be left for graduate study. The educational pendulum has swung to the extreme limit of specialization courses with the result that the college graduate's education is such a piecing together of special courses that his educational edifice is an extremely uncouth and odd looking structure. On his graduation day he enters the great university of humanity with a distorted perspective and insecure foundation which make it impossible for him to occupy the position that he ought to.

Highly specialized courses, on the one hand, afford students excellent opportunities to outline rosters of semester studies of those courses reputed as being easy in order to obtain their credits with the least expenditure of effort. The folly of this policy is realized by those who practice it when they tackle the extremely complex and technical problems of modern life. They enter the contest

heavily handicapped as to efficiency and unable to meet satisfactorily the demands made upon them. Discouragement and despondency inevitably follow. On the other hand listing these minutely subdivided courses obligates an institution to give them irrespective of the number who register for any particular course. This obligation leads to another, the employment of sufficient teachers to give them, and this to a third, the obtaining of the funds necessary for the salaries of the increased and enlarged teaching force. Here is the field for the Assistant and the Instructor of which every college and university has its little army. They are usually young men who have had a year or two of graduate study and seek the appointments for the purpose of obtaining teaching practice. The salaries are not munificent and usually of secondary consideration. Their engagement saves an educational institution quite a sum of money and at the same time enable it to offer a much wider range of elective studies. The classes assigned them are usually the Freshman and Sophomore, these being regarded as of lesser importance than the Junior and Senior.

How does the student view this arrangement of teachers and electives? A writer recently gave utterance to the following statement: "At least four-fifths, if not more, of the human race is mentally lazy." On the basis of this declaration four-fifths of the student body of our educational institutions must approve the plan because of the excellent opportunity it affords them for obtaining a collegiate education with the least expenditure of mental effort. A study of students' semester rosters affords ample proof that the system meets with their approval so far as it relates to the electives. On the other hand, however, when they find that Freshman and Sophomore payments are the same as Junior and Senior and that when the work begins they are assigned to the Assistants and the Instructors instead of the thoroughly trained specialists, a powerful grievance arises followed by schemes of fomenting trouble. The Assistants and the Instructors are called "scrub teachers" good enough for practicing on the lower classmen. Clamors arise for a rebate because of the inferior grade of instruction. Last summer in our work among students we inquired as to the causes for trouble that arose in the institutions which they attended. "The almost universal answer was, 'scrub teachers,'" a revolt against being taught by "scrubs." The inquiries showed that the students wanted a wide scope and range of elective courses given by highly trained and experienced specialists to which the institutions responded by offering the wide scope and range of elective courses but substituted a lesser trained group of teachers to give the majority of them because the financial obligations for the employment of none but the highest trained specialists for this wide scope of electives was too great. On the part of the





institutions it is an attempt to reconcile two irreconcilables with the inevitable result—a weaker product.

The old stock in trade argument in favor of the small college, that a student attending a small college enjoyed the benefits of a specialist throughout his entire course, while if he went to a large university, he would not come under the instruction of the widely advertised and world famous specialists until the last year of his undergraduate course and possibly not until he engaged in graduate study, is no longer in force because that college which today does not have at least a few assistants and instructors is very lonesome in the educational world.

Many of the small colleges in order to appeal to the public as having a university trained faculty and as satisfying all the requirements for rating as an institution of higher academic rank have adopted the practice of their larger sister institutions of hiring men for their faculties who have had a year or two of graduate study. In the universities are numbers of young men who are waiting for opportunities to accept such appointments. They contract their services at a rate of salary considerably less than the specialist can who has already obtained his doctor's degree and in addition has had several years' experience in academic teaching. The obtaining of a few years' experience in academic teaching before the reception of their doctor's degree is of far more import to them than the actual salary offered. As soon as the desired experience has been acquired they depart for other fields of labor while the college engages in another experiment to sustain the claims of its catalogue appeals. To the small college it saves money and affords a basis for its claim of a university trained faculty and an institution of higher accredited academic rank. The student, however, sees in it nothing but the university experiment in another dress and turns away from it to the already badly overcrowded university. He feels that he is bound to be experimented on and chooses what appears to him to be the lesser of two evils.

To the person who aspires to a teaching career the obtaining of teaching experience is an essential necessity. To satisfy this demand different expedients have been utilized. Normal Schools have organized Model Schools in which the prospective teacher teaches under the supervision and observation of a trained specialist. When the writer was in charge of the teachers' courses in one of our colleges he effected arrangements whereby those students who took the courses in pedagogy and methods with a view to a teaching career taught in the public schools of the city under the supervision of the superintendent and the regularly appointed teachers. A large private school assigns the inexperienced teacher to the head specialist of one of its departments. In it he is an Assistant but not allowed to give any

lecture or class room recitation work for some time. After serving an apprenticeship for a period of time he is introduced to regular class instruction for another period of time under the direction and observation of the head specialist before he is given a department. These expedients mature the immature mind, develop judgment and discretion and reduce the student claim of experimentation to a minimum.

In marked contrast with these stands the college and university practice. Assistants and Instructors with incomplete preparation and minds immature in thought and judgment are placed in charge of special courses and assigned to groups of students of the lower classes to instruct them often without having had even a single day's experience in actual teaching. No group of students is in greater need of teachers of exceptional preparation, of mature mind and thought and riper judgment than the first and second year men because during these years the foundation of their habits and methods of life are laid and receive their initial development.

About two months ago a private commercial school called for a man to organize a new department in its line of work. The specific requirements were, that he must be a scholar in that particular line, must have had considerable experience in teaching, be a man of fifty years or more and of mature mind and judgment. To such a man they expressed themselves as willing to pay as high as \$1800 to start. The director of another school of the same type and character said we cannot use the inexperienced college or university graduate in any of our departments except as assistants to the specialist under whom they would have to be trained. The men in charge of our courses must be men of mature judgment and ripened views of life. This line of policy is in marked contrast with that of colleges and universities who engaged the young inexperienced college and university graduate to give the respective courses and boastingly advertise their superior facilities for obtaining an education.

With the organization of schools of commerce and finance by the large universities and a number of first class colleges come the claim that such courses as they prescribed prepared students for high salaried executive positions. That four years of university study along commercial lines is the entrance gate to the headship of large establishments over the heads of those who have been struggling upward therein for a dozen years or more is an irresistible temptation to the young and inexperienced. It is an employer's course and they want an employer's not an employee's course. A more deceiving claim can scarcely be imagined. In the world of human experience and practical life we are all employees. A certain number are employers and employees, but we can not rid ourselves of the fact that in one form or another we are employees

and always will be, and that education which will train us to be the most efficient and faithful employee is the one needed. High salaried executive positions are attained and held as the result of faithful and successful work in minor positions. Irving R. Allen in his treatise on Salesmanship says, "Ninety-nine executives out of every hundred are graduates from the ranks." Every four years one man out of the American millions has the opportunity of becoming President of the greatest and most powerful republic of the age. In most corporations the opportunities are fewer and farther removed. When they do come, they come to those few who have to their credit from ten to thirty years or more of eminently successful training and experience in the specific line in which the call lies and not to the graduates of the schools of commerce and finance and schools of business when they enter the school of practical life on their graduation day.

Our educational system is stratified. It is seriously deficient in articulation. At the bottom are the grade schools. Above them are the secondary schools represented by the high schools, academies and other private schools, literary, scientific and commercial. Private and state normal schools constitute the third strata. At the top are the colleges, universities and professional schools. Each of these groups is really a unit of itself, and a teacher entering one must abandon all hope of rising to the next unless he resigns, devotes some years to graduate study and then begins at the foot in the next. It is the rare exception when the most successful teacher in one is engaged by the next above on the basis of past achievement. Pre-eminent success in normal school teaching will not advance one to college, nor college to university. The young man who receives his doctor's degree this year knows that he cannot rise to a university position by beginning with a high school, a normal school, or a college. Working upward through them would enable him to bring to the university a wealth of teaching experience, a broadened and deepened conception of human nature and the problem of its educational development and a well matured mind and judgment. But not so. He must get into university teaching at once with no experience in teaching nor teacher training, or forever see before him a closed door. The young man on entering college or university finds in much of his work then the absence of the ripened scholarship and matured judgment which he expected and which he needs to guide and direct him during the most impressionable years of his life, and that later when he seeks for an opportunity in practical life to carve out a career for himself that the time and money expended do not afford him the expected advantage.

Reasons for the negative answers to the query which constitutes the

(Continued on page 27)



COMMERCIAL LAW

J. H. ROBINSON

Edinburg, Pa.

Real estate is the right of a man to be allowed by his fellowmen to possess, use and dispose of freehold estates in land, corporeal hereditaments and easements, etc., incorporeal hereditaments.



Real property may be absolute or qualified. It is absolute

when a man has the exclusive and unqualified right to possess, use, and dispose of such objects of ownership as against all the world except the state. (Accompanied by the actual or constructive possession thereof.)

It is qualified when any of the elements of absolute are lacking. Real property is an antecedent legal right in rem.

What is Land?

Real Estate or Realty consists of lands, and certain interests in lands called tenements and hereditaments. The term "land" in law comprehends all things of a permanent, fixed, immovable and substantial nature. It includes not only a definite portion of the earth's surface, but also whatever is over it or under it as trees, buildings or mines. But minerals even when severed from the ground, are usually considered to be realty, and as such are capable of being held, conveyed, and transmitted by will or inheritance. A tenement is an interest in land or arising out of it which may be held according to the feudal doctrine of tenure. It includes not only land itself but also certain rights issuing out of it as rents, franchises, etc.

A hereditament is any species of property that may be inherited. It is the term of broadest signification and includes not only the above but also certain kinds of personal property which are called heirlooms—such as family jewels, plate, portraits, etc.—which in matter of descent, are governed by the technical rules relating to real property.

In some states the terms "land" and "real estate" are said to include lands, tenements, hereditaments, and all rights hereto and therein, and in others these terms also include chattels real. In equity, money is sometimes treated as realty. For instance, money directed in wills and other instruments to be employed in the purchase of land.

The difference between real and personal property is seen (1) from its nature; the former being fixed while the latter is movable and can attend the person of its owner. (2) From its mode of transfer; the former is only transferred by deed under seal while the latter is transferred by deed not under seal, by mere word of mouth or by delivery. (3) From the method

of devolution. The former descends to the heir, while the latter goes to the personal representatives of a deceased owner. There are some species of property which may be regarded as either real or personal, according to circumstances.

A large class of these is known as fixtures. Fixtures are those things which are in their nature personality, but which, being annexed to land, are thereafter treated as realty. As a rule, such can be removed when this can be done without injury to the land or property on which they are situated, and where they have been annexed with an intention of subsequently removing them. As between the owner of the land and a purchaser, and a mortgagor and mortgagee the rule is that when the fixtures have been annexed by the owner, and are so annexed at the time of the alienation, they pass with the land to the purchaser or mortgagee, as the case may be.

As between landlord and tenant, however, the rule is reversed and the tenant may, in general, remove fixtures which he has annexed if he can do so without permanent or material injury to the estate. The real test of removability of fixtures is the intention of the parties as evidenced by the mode of annexation, by the purpose for which the fixtures are to be used, and by the relation of the parties. It is stated that machinery secured in place by removable bolts or screws may be removed by a tenant who has placed them, whereas the same articles, if fastened into the frame work of a building, would not be removable. Of course, the parties interested may make any specific agreement upon the subject they please.

Hereditaments are classed as corporeal or incorporeal.

Corporeal Hereditaments include any permanent, substantial objects built upon it. Houses and other erections upon land are considered to be realty if they are attached by any one having an interest in the estate. If attached by permission of the owner they may usually be removed, except where a stipulation is made to the contrary. Growing crops if planted by the owner are considered to be realty, unless they have been sold by him to be cut and removed. They remain realty until they have been severed from the soil. The same rule applies to the natural products of the soil, whether the land is in the possession of the owner or not. Crops if planted by a tenant whose estate is of uncertain duration, and liable to cease by some act of the owner, are personality.

If the estate is determined by the tenant by his act they are usually considered as realty and he cannot remove them. A tree is wholly the property of him on whose land the trunk stands, and he is entitled to all its fruits, even on branches overhanging another's land.

Incorporeal Hereditaments are not tangible sensible objects, but are interests arising out of or annexed to

land. The principal kinds are easements, commons, franchises and rents.

An easement is the right of the owner of one piece of land, by reason of such ownership, to use the land of another for a specific purpose, not inconsistent with the general property of the owner.

The land to which this right is attached is called the **dominant estate** and the land over which it is exercised the **servient estate**.

An easement is affirmative where the owner of the dominant estate makes some active use of the right enjoyed, as in the case of right of way. An easement is negative when the owner of the dominant estate restricts the owner of the servient estate in the use of the same as in case of lateral support.

Ways are either public or private.

The right of lateral support is a right appurtenant to every parcel of land not to have the owner of an adjoining parcel excavate upon his own land so near to the line as to cause the first land in its natural state to cave in, or in its artificial condition if a right of that sort is acquired by grant. The right to subjacent support is like the right to lateral support.

The right of riparian owners to water is an easement, but an easement in light and air cannot be acquired in modern law. The right to fish is an easement, but it is a personal privilege instead of being appurtenant to another estate.

Commons is the right which one man has to take something from the tenement of another. The principal kinds are common of **pasture** or the right to pasture one's cattle on another's land; common of **piscary**, or the right of fishing in waters belonging to another; **estovers**, the right of taking wood for fuel or for agricultural purposes; commons of **turbary**, the right to dig turf, etc. Commons are **appurtenant** when they belong to it, but not of necessity. They are **vicinage**, when they arise between the inhabitants of two adjacent townships; and in **gross**, when they are annexed to the persons of an individual, and are not attached to the land.

Rights of common are seldom met with in the United States. They arose in England out of social distinctions of the people and have been maintained; but in a new country the circumstances of life left little cause for their establishment.

Franchises are certain inclusive privileges granted by the government to individuals, and do not belong to citizens as of common right. In the United States they are few in number and are usually granted to corporations for semi-public purposes, such as maintaining ferries, roads, etc. They are valuable species of property and cannot be taken or destroyed unless compensation be allowed therefor. They are subject to the right of eminent domain. The manner of their use is regulated by statute, and they may be lost by surrender, misuse, or non-use.

REPORT OF THE CENTRAL COMMERCIAL TEACHERS' ASSOCIATION

The fifteenth annual session of the Central Commercial Teachers' Association met in Des Moines, May 4 and 5, at the Hotel Chamberlain, president Lena A. Vogt, of Cedar Rapids, in the chair.

Thursday evening preceding the opening of the convention, a general reception to the officers and members was given by the Des Moines commercial teachers.

The Friday morning session was opened by several musical numbers furnished by the Des Moines High Schools, followed by a short patriotic exercise, including the singing of the Star Spangled Banner and a salute to the flag.

Upon motion of Mr. Williams, of Des Moines, it was decided to send telegrams to President Wilson and Commissioner McIlhenny, pledging the support of the Association in the preparation of as many students as possible to fill vacancies caused by enlistment.

A committee consisting of Mr. Henning of Cedar Rapids, Mr. Holm of Chicago, and Miss Henger of Des Moines, was appointed to consider some method of making the membership of the Association permanent.

A discussion of shorthand both in theory and advanced departments was led by Miss Horner of Waterloo. Mr. H. L. Rhode, of the Knox School of Salesmanship, presented the subject "What Can the Commercial School Learn from Business Houses?" Miss Margaret Owen gave an interesting typewriting demonstration, after which an adjournment for luncheon at the hotel was in order.

The afternoon session opened with a general presentation of bookkeeping by Mr. C. M. Gump, of Des Moines, after which Mr. J. S. Dickey, of Bowling Green, Ky., gave a talk full of inspiration, touching upon various qualities of an ideal teacher. The correlation of English with other commercial subjects was discussed by Mr. W. A. Larimer, of Indianapolis, Ia.

The Des Moines Chamber of Commerce very graciously entertained the Association for dinner, followed by a theater party.

The Saturday morning session began with some stirring music furnished by Highland Park College. Miss Hakes, of Chicago, gave a most interesting and helpful talk on the teaching of typewriting. Mrs. Kennedy, of New York City, representing the Remington Typewriter Company, followed with helpful suggestions. Mr. J. E. Morris, of Cedar Rapids, presented his methods of teaching Commercial Law in a very able manner, after which Miss Champion taught a class in penmanship, using the victrola as an assistant. Luncheon was served in the very attractive Japanese room of the Harris-Emery store.

The election of officers resulted in the unanimous choice of Mr. E. C. Bigger, of Lincoln, Neb., for president, Miss Ida Thomas, of Des Moines, for Vice-President, Miss Adelaide Hakes, of Chicago, for Secretary, and Mr. L. M. Vold, of Cedar Rapids, for Treasurer. It was decided to accept the hospitality of Cedar Rapids for the 1918 convention.

Mr. J. M. Darling or "Ding" of the Des Moines Register, gave a most interesting talk on "Ideas and How to Get them," giving the layman an interesting glimpse of a cartoonist's methods of work.

The Committee on Resolutions expressed the appreciation of the Central Commercial Teachers' Association for the generous hospitality of Des Moines and her citizens.

LILLIAN C. FOWLER,
Sec'y Central Commercial Teachers' Association.

VERMONT'S THIRD COMMERCIAL CONFERENCE

The Third Commercial Conference of Vermont was called to order at ten o'clock by the Chairman of the last Conference, Mr. Irving V. Colleigh. The Secretary's report of last meeting was read and accepted. The Committee on Constitution and By-Laws gave their report, which was accepted and adopted.

Under the newly elected Constitution the following officers were elected to serve until the next annual meeting in October:

President, Irving V. Colleigh, Burlington.

Vice President, Ira Richardson, Montpelier.

Secretary, Sophronia M. Dennis, Burlington.

Treasurer, Evelyn A. Muldoon, Middlebury.

The following committees were appointed by the President:

Entertainment Committee:

Supt. G. W. Patterson, Randolph. Miss Dorothea Meyer, Middlebury.

C. E. Bellmaire, Winooski.

Resolution Committee:

Miss Louise Bartlett, St. Albans. Seward F. French, Ludlow.

Registration Committee:

Miss Elaina Graves, Montpelier. Miss Mary Monnierre, Burlington.

Miss Burnice Newborg, Barre.

The first speaker was Miss Marguerite Woodruff, of Burlington High School. Her topic was, "Standards in Marking Papers," which dealt with Elementary and Advanced Bookkeeping, also Stenography.

Mr. Coffin suggested that a copy of such Standards would be well distributed throughout various schools of the state. Also, although these standards are excellent in themselves, yet a teacher should use his own judgment to a certain extent when marking papers.

The second speaker was Miss Maude C. Casey, of Burlington High School, on "Qualifications of a Commercial Teacher."

After a thorough discussion on this subject **discipline** seemed to be regarded as one of the **great** factors in an efficient Commercial teacher.

Miss Elaina Graves, of the Montpelier High School, opened for discussion the topic, "Have We a Typewriting Standard?"

This led to the question, "What Shall We Make the Standard and Who Shall Enforce It?"

The statements of various teachers showed that although no definite standard is followed, each teacher has some goal in mind when teaching Typewriting.

The **Question Box** was the next item of interest. Some of the questions asked were:

Have We a Goal in Bookkeeping?
Why Not Adopt the New York Regents?

What Is the Standard for Bank Discount?

Immediately following this Mr. Irving V. Colleigh gave the report on "What is Being Accomplished in Vermont Commercial Departments."

Dinner was served at Clark's restaurant.

Hon. J. B. Estee, President of Montpelier Board of Trade, presided over after dinner speaking.

The speakers were S. C. Hutchinson, Superintendent of Schools, Montpelier; H. D. Hopkins, Montpelier; and Dr. Milo B. Hillegas, Commissioner State Board of Education, who all gave interesting talks and concluded with a favorable word in regard to the meeting of such a body of teachers and its excellent purpose.

Afternoon Session

The Typewriting contests constituted the opening of the afternoon program followed by a demonstration on the Stenotype by C. M. Boling, of Boston.

General discussion on "What and How Much Commercial Work Should be Introduced in a Vermont School?" received great attention.

Dr. Hillegas made the following statement with regard to it:

"The State Board of Education will stand back of Commercial teachers."

A committee of three was appointed to settle question of Summer School.

Mr. Egelston, of the Rutland Business College, closed the session by a demonstration of penmanship to the Victrola.

Conference adjourned.

P. B. Gholson, of Kevil, Ky., is to teach next term in the Niagara Business Institute, Niagara Falls, N. Y.

Grace Anderson, of Muscatine, Iowa, is a new teacher in the commercial department of the Lansing Business University, Lansing, Mich.



NATIONAL COMMERCIAL TEACHERS' FEDERATION

The second meeting of the executive committee of the National Commercial Teachers' Federation was held in Des Moines, Iowa, May 3d and 5th. The committee consists of H. M. Owen, Decatur, Illinois, president of the Federation; Clay D. Slinker, Des Moines, Iowa, retiring president; Lena A. Vogt, Cedar Rapids, Iowa, private school department representative; and Ivan E. Chapman, Detroit, Mich., public school department representative.

The meeting was held for the purpose of preparing the program and making arrangements for the twenty-first annual meeting of the Federation, which is to be held at the Hotel Sherman, December 26-29, 1917. This is the first meeting to be held under the new organization. This organization is provided for in article three of the new constitution, which was adopted by the Federation. Some of the new clauses are as follows:

Article III—Departments

This organization shall embrace the

following departments: The private commercial schools department and the public commercial schools department.

Article IV—Round Tables

Any round table may be organized at the written request of twenty-five members for the discussion of such subjects in the interest of commercial education as may be designated by them and approved by the executive committee.

Article V

Any member of the Federation shall be entitled to membership in one of the departments and voting privilege in one round table, and shall be entitled to the freedom of discussion in either department and at any round table, but shall not be entitled to vote in the department in which he has not definitely affiliated.

Article VIII — Special Associations

Other special associations shall be permitted and urged to hold sessions at such times as may be provided for by the general executive committee which shall not conflict with the regular programs of the Federation or its departments or round tables. The

general executive committee of the Federation consists of the following officers:

The president, who shall act as chairman; the retiring president, a representative from the private schools department and a representative of the public schools department.

By-law VIII

Programs from the Federation shall be made out by the general executive committee. Programs for the departments and for the round tables shall be made out by their respective executive committees. All programs of the round tables and the departments shall be submitted to the general executive committee for their approval or rejection, and, in case any department or round table fails to submit a satisfactory program to the general executive committee within six weeks prior to the first day of the annual meeting, said executive committee may formulate such programs as in their judgment may prove satisfactory for the occasion.

These are the salient features of the new organization.

BOSTON H. S. EXAM.

(Continued from page 20)

Problem 3

This problem is incomplete and lacks certain important details necessary to a satisfactory solution.

The candidate is obliged to settle the following points arbitrarily or to comment thereon as a reason for an incomplete solution:

1. On what is the 5% charged which is to be written off to cover the estimated loss in collecting accounts receivable?
2. Are the profits given for each department gross or net profits?
3. If the departmental profits are gross, what proportion of the expense account is chargeable to each department?
4. Is the share of each man in the profits of a certain department a share of the gross or net profits?
5. If a share in the net profits, what becomes of the remainder of the profits?
6. How can "each partner's present capital," as asked for in the problem be determined when no details are given concerning original investment, drawings, profits, or losses of other periods?

The following diagram gives a partial solution of the problem based upon an arbitrary treatment of certain points mentioned above:

	Dept. A	Dept. B	Dept. C	Dept. D	Total
Profits	4250.00	3980.00	5325.00	3475.00	17030.00
Expenses	3375.00	3375.00	3375.00	3375.00	13500.00
Net Profit	875.00	605.00	1950.00	100.00	3530.00
Black 1/5 Dept. A.	175.00				
White 1/4 Dept. B.		151.25			
Gray 1/6 Dept. C.			325.00		
Green 2/5 Dept. D.				40.00	691.25
Remaining for Distribution	700.00	453.75	1625.00	60.00	2838.75

In the above solution, the expenses are distributed evenly over the four departments, and the net profit of each department arrived at. Each partner is allowed his share of the profits of a certain department, leaving the remainder of the departmental profits, amounting in the aggregate to \$2,838.75 to be distributed in some manner not stated.

PROBLEM 4

The Thursday Machine Company

is incorporated

with an authorized Capital Stock of \$100,000

(a)

Subscriptions Receivable \$ 80,000.00

Capital Stock Subscribed.....	\$ 80,000.00	
Stock of the above amount has been subscribed for.		
(b)		
Cash	\$ 60,000.00	
Subscriptions Receivable	\$ 60,000.00	
Amount received in payment of the subscription.		
(c)		
Profit and Loss.....	\$ 11,250.00	
Surplus	\$ 11,250.00	
The net profit for the year amounts to \$11,250, which is closed into Surplus.		
(d)		
Surplus	\$ 6,000.00	
Dividends	\$ 6,000.00	
A dividend of 10% is declared on the subscribed stock in proportion to amount paid in; hence a dividend of 10% on \$60,000.00.		
(e)		
Dividends	\$ 6,000.00	
Subscriptions Receivable	\$ 6,000.00	
The dividend declared above is applied as an additional payment on the subscription.		

The credit in entry (a) is to Capital Stock Subscribed instead of to Capital Stock because the stock certificates would in most cases not be issued until the subscriptions are paid in full; the Capital Stock Subscribed becomes a suspense account in which the stock is held pending the issue of the certificates. After the subscriptions have been paid and the certificates issued, an entry is made debiting Capital Stock Subscribed and crediting Capital Stock.

PROBLEM 4 (continued)

Subscriptions Receivable	
Entry (a)	\$80,000.00
Entry (b)	\$60,000.00
Entry (c)	6,000.00
Capital Stock Subscribed	
Entry (a)	\$80,000.00
Surplus	
Entry (d)	\$6,000.00
Entry (e)	\$11,250.00
Dividends	
Entry (e)	\$6,000.00
Entry (d)	\$6,000.00
Cash	
Entry (b)	\$60,000.00



A Knight of The Road

The Story of a Modern Highwayman

By CHARLES T. CRAGIN

The Tragedy of Insurance

The Bible, which ought to be read by everybody, and which isn't, says:

"The love of money is the root of all evil." I believe that is one of the proverbs of old King Solomon, who had quite a knack of saying things of that kind in a very few words. I have heard people say that the

book of proverbs was greatly overrated because anybody could get up a lot of these sayings, like, "Honesty is the best policy," "Paddle Your own Canoe," and the like, but, if you think so, just go ahead and get up a few that are as original as those old Hebrew sayings were. Well, the love of money is responsible for an awful lot of cussedness under the blue dome of heaven, and the insurance business has its tragedy, and Steve was to get a touch of it, enough to disgust him with the business, and make him sigh for pastures new and fresh fields to conquer.

"The New York Co.," which employed Steve, had been suspicious for some time that it was paying a good many policies that it should not have been called upon to meet, notably, policies written by a young traveling agent, formerly a lawyer in Rochester, who had been obliged to get out of that city because of unprofessional practice. The young man traveled through the United States and crossed the Mexican border, where he had settled in the little city of Chihuahua, since made illustrious as the home of that eminent and hard to kill patriot, Pancho Villa. The young American took with him his wife and his wife's brother, who had assisted him in the illegal practice, which caused his expulsion from the bar, and his departure from his native country, for his native country's good. He had written some quite large insurance for the New York Company in his travels, for he was a fascinating and brilliant young man, and had no difficulty in interesting parties in insurance. By and by, one of these parties, insured for several thousand dollars died, and the policy was found to be payable to the brother-in-law of the young man, who was represented to be a distant relative. The policy was paid, and in two or three months another party died with an insurance of ten thousand dollars payable to the wife. The deceased was represented to be an uncle of her's, or something of that kind, and by and by, another man died with ten thousand dollars insurance, payable direct to the disbarred lawyer, because he himself was represented

to be a creditor of this man. The company noticed that these heavy insurance policies were all certified to by a doctor by the name of Perry, who had traveled with the party from point to point, staying a few months in each place, and who was now located with them in the Mexican City. The big company sent a man from the Pinkertons down to Chihuahua to investigate the climate of Mexico, and see what there was in it that induced people carrying heavy insurance in favor of this particular family party, to die within a year or so, of the time they had taken out their policies. The "Pink" went down there and got acquainted with the party. He found it a good, live party too. The leader himself was drinking freely and when a man drinks freely of the stuff that they have down in Mexico, Mescal, Pulque, Aguardiente and so forth, he must have a stomach made of boiler iron, and a brain like a rubber door mat or both will be affected. Both WERE affected in the leading man of the quartette, but not nearly so much as in the brother-in-law, John Henley, a rather worthless young man of Rochester, where his sister, a beautiful and brilliant young woman had been stenographer of the lawyer before he married her. John Henley talked long and loud to everybody that would talk with him, and he talked to "the Pink" and "the Pink" took it watchful waiting, but he didn't have to wait long for Henley, dissatisfied with his share of the money, which seemed to be so plentiful with the entire party, began to talk about what he would do if other people didn't come across, and one morning J. Henley didn't come down to breakfast and they knocked on his door and found him lying dead in his bed with a bullet through his brain, and a pistol with one chamber empty, lying by the bed side, and **no blood staining the pillow**, and "the Pink" promptly put the remaining couple under arrest, and called for an autopsy, and in the stomach and gizzard of the deceased were found poison enough to start a drug store, and it was very evident that the suicide was a fake. And the whole story came out. The gang had traveled from place to place, and had found somebody in each place who was a promising risk, because a drunkard in the last stages of alcoholism, the doctor had passed him as a sound risk, after he became one of the party, then the man had been furnished with all the liquor he could drink, and he seldom lasted more than three months, six months or a year at the longest, and then the party drew the money on the insurance, and moved on, and in Mexico they had found a fertile field, and

already had several risks. But young Henley's drunken talk cost him his life for the gang saw that he was sure to give the game away, and so loaded him with poison until he was dead. A pistol bullet sent through his head by one of the party, probably his brother-in-law, made it appear a suicide that would call for no investigation. Retribution was swift. The woman escaped, but the two men were sentenced to be shot to death. Dr. Perry's mother was a wealthy woman in Buffalo, N. Y., and her money bribed jailers to permit his escape from the poorly guarded Mexican prison, but the real head of the murder party only got a commutation to life imprisonment and in 1913 when Admiral Fletcher landed at Vera Cruz he went to the state military prison which stands on the little island of San Juan d' Ulloa in the harbor, and there, in an underground cell where, at high tide, the water seeps in through the walls, and where gray rats run in and out, he found a bleary-eyed, long-bearded, gray-haired, hollow-cheeked, gibbering half idiot, all that was left of the brilliant Rochester lawyer. So much for that. The wages of sin are always paid. Though sometimes slowly grind the mills of God, they always "get there."

When the Pinkerton man got through, the Insurance company looked over their risk books, and found that it had been paying insurance for a number of years to a Doctor J. C. Holmes, who at intervals of from six months to two years, had collected amounts of from one thousand to ten thousand dollars on assistants, who had been aiding him in chemical experiments, having their lives insured for his benefit. There was nothing very suspicious in this, although two of the deaths had been accidental. One of the assistants, a girl, had been accidentally shut up in a large office-safe in the city of Chicago and found dead the next morning, apparently from suffocation. Another, a young man just out of Magill University, in Toronto, had been burned to death in a fire, which destroyed a small building in which he slept. The fire probably resulted from spontaneous combustion of chemicals, and the doctor, who roomed in the same building, had narrowly escaped with his life, but just as "the Pink" had concluded his investigation of these deaths, the assistant of Doctor Holmes on whose life Steve Knight had written a policy of twenty thousand dollars in Buffalo, was killed by an explosion of fulminate of mercury, which he was handling while he and the doctor were conducting an experiment in explosives in a small cabin they were using out in the marshes of Jersey City. The doctor was not in the room at the time, being down with some boatmen unloading supplies at a little wharf they had by the tide water. They all rushed up to the cabin, attracted by the explosion, which blew all the windows out of the building.





and wrecked the interior of the room. The assistant's head was almost blown off his body, and his hands, which had evidently held a vessel containing the explosive, were completely torn off. The news of the accident was flashed to New York over the telephone, and the name of Doctor Holmes attracted the attention of the Pinkerton man, and that keen witted gentleman put an automatic gun in his pocket, hired a motorboat, and in less than three hours put in an appearance at the wrecked cottage in the Jersey marshes, with a warrant demanding an autopsy of the body of the dead assistant, and in that dead body Dr. Witthaus, the poison expert, found enough strychnine to kill the whole coroner's jury that was sitting on the case. It was plainly evident that the man had been dead long before the explosion took place, and Doctor Holmes went over to the jail in Jersey City with a pair of bright steel cuffs around his delicate wrists, and they tried him for murder, and ripped up a trail of tragedy covering a period of twenty years in which one after another, beginning with small amounts, at least eight and probably several more assistants, or people who had been associated with Holmes in business, had met with sudden or mysterious death. Sometimes it was accidental, sometimes it was shock, such as might follow a dose of cyanide of potassium in a glass of beer, or prussic acid in a juicy peach, or morphine in a cup of coffee, and once it had been a girl, the treasurer of a Holmes company, accidentally locked up in the great office safe in Chicago, and once a young student burned to death in a fire, near Toronto, and this last man killed in an explosion in the lonely cabin on the Jersey marshes.

Steve Knight had to appear as a witness, and the whole sickening story was unrolled in the trial, and made his blood curdle, and the stories told him by "the Pinkerton man" did not add to his enchantment with the insurance business.

They hanged the interesting Doctor Holmes very promptly in the State Prison at Trenton, and before he died he became quite confidential, and unfolded a story of crime that made the exploits of the Lucrezia Borgia, Jack the Ripper, and other murderers, and murderesses of ancient and modern times look like mere beginnings in the kindergarten class. He confessed to over fifty murders before he was executed, and while subsequent investigation showed that more than half of the persons he admitted killing were still alive, and doing well, there was no doubt that he did considerable towards depopulating the United States, and Canada, and people slept sounder, and felt safer after he had departed this sphere, for a place where the climate was more even than that of the U. S. A.

Steve was disgusted with the Insurance business and went back to Buffalo determined to sever his con-

nection with the Company, and go home to Maine for a summer vacation. At Buffalo he found waiting for him a letter which cheered him somewhat, but did not change his resolution to give up the Life Insurance business. This is the letter:

Rochester, N. Y., May 14, 18—
Dear Mr. Knight:

I am enclosing \$51.75 which, I believe, pays, as far as money can pay, for the great favor you did to me when you loaned me money to go to the R. B. I. to learn to be a stenographer. They say I am a first class stenographer, and while I have yet a good deal to learn before I know all there is about the art, still, I can take any kind of dictation they give me, and bring them back a transcript that's not full of kindergarten blunders anyway.

I can't express in words the very great obligation I feel towards you for what you have done to aid me. I was certainly pretty nearly broken hearted and ready to play the baby, and give up when you came to me that evening in Goshen and made me take the money you so kindly offered to loan me. I was afraid to do it for I did not then have a great deal of confidence in myself, and things looked very, very black indeed when I found my savings had taken wings, with no prospect of their ever coming back again, but you wouldn't listen to any doubts and fairly forced the money upon me, and I have paid it back as fast as I could without great inconvenience, and now it does me so much good to know that, so far as money can pay a great debt, we are square.

I am now with one of the best law firms in Rochester, and they send me over to the court house frequently to take reports of trials, and they always have me report a witness they are preparing for direct examination, and the pay is very good, \$20.00 a week, with a prospect of further advance in the near future.

I hope you are prospering and that you may some time get to Rochester and give me a chance to thank you personally for the very great favor you did me.

Sincerely yours,

Harriet Dean.

"Well, now," said Steve, as his face lighted up from the gloom that had so long shadowed it, "there's a good square little girl for you. I knew she had it in her to make good and that I'd get my money back some day, if she didn't go off and marry some fellow that she would have to support, as so many of these smart girls do. I reckon I'll just take in Rochester on my way East, and see how Hattie looks after a couple of years experience in the school of hard knocks. She has had to work like a little nailer to pay back the \$150 I

let her have, and I'll bet she hasn't spent a cent for luxury till she got that off her mind. I wish all the men I ever loaned money to were so anxious to give it back."

And Steve did take in Rochester on his way back a month later, after he had closed up his affairs with the New York Life, and he found a very different Harriet Dean from the one he had left nearly three years previous. A neat trim confident woman was this law stenographer, and they parted, promising to keep up a friendly correspondence in future, and Hattie went back to work with a new lightness of heart while Steve went down to Rockland to sail a boat of the frisky waves of Penobscot Bay and to fish for the noble salmon of the old Indian named river.

It was a dozen years later that I first met Steve Knight when I was called in to open a set of books in a manufacturing company of which he was the managing partner with a retired physician as a motied backer. The business proved to be the making of a moderate fortune for the Maine Yankee. Steve never became a multi-millionaire. He never will, for his heart was too big, and is too big for that, but for ten years he was one of the most successful drummers on the road in three or four lines of business, and he showed me his memorandum book of his last year on the road with more than \$12,000 commissions due him, and said Steve, "As true as you're alive, I never had \$500 to my name in all those ten years. There was always somebody that was a good friend of mine or a good fellow that had to be helped out, and I never could resist a "touch." Sometimes I got the money back, but so rarely that it almost gave me heart failure when it did come."

Finally Steve married. Can you guess who? Her first name was Harriet, and she came from the little town of Goshen, in the State of New York. A fine looking woman was Mrs. Knight, with kind, keen, humorous eyes and little glints of copper red in her chestnut hair. I often saw her about the office, where she took Steve's stenographic notes, sometimes on confidential matters. After Steve married, the road palled upon him, and he got tired of living where he hung up his hat, as every drummer does. Then he went into business with a few thousand dollars he and Harriet had saved, and in less than two years lost every cent of it, for Steve was entirely too generous with credit, and didn't understand that part of the business, but this time he had with him a man as bookkeeper who did understand that it don't pay to sell a big bill of goods unless there is a pretty fair prospect of getting your money for it. The new firm from the start was a success, and Steve Knight is today a wealthy man. I should like to tell you some adventures of his during the ten years life as a traveling salesman, and during the building up of the unique manufacturing concern of which he is the



head. A concern which succeeded in spite of the fact that it ran contrary to all rules of efficiency of the kind which consists in speeding everybody up to the highest possible point, and discharging a man or woman the moment they become not quite up to par. Steve always had, and has today, a pretty good percentage of workmen and workwomen that are not worth the money they draw. He said to me, "I know it is darn poor business, but I cannot regard a man or woman just as I do a machine and throw it on the scrap heap the minute it isn't one hundred per cent efficient." You see Steve Knight has a heart, and if you are going to get to be a multi-millionaire, atrophy of the heart is one of the first essentials.

Some day I hope to give the readers of *The Business Educator* one or two rather thrilling adventures of Steve Knight, drummer, but next year I am going to tell you about some people, Wise and Otherwise.

THE QUESTIONED DOCUMENT SPECIALIST

By E. W. Stein, Duff College,
Pittsburgh



A document specialist needs special training and ability in order to make scientific investigations of all questions relating to documents. The problems that come to him are varied in kind and cover a wide range of inquiry. Some of these problems relate to handwriting, such as the identity of two writings as having been written by the same person or the negative of this question, i. e., that two writings were written by two different persons. Taking into account the large number of papers that depend on signatures for their validity and then considering the importance of such papers, it can readily be seen that the handwriting phase of a document specialist's work occupies no minor place. Questioned wills, checks, agreements, letters, entries, certificates and deeds all come under this head. The distribution of millions of dollars worth of property, the administration of justice, character, and life itself may be tipped in the balance by a signature, so it becomes highly important, in the work of the specialist, that the facts in such cases be diligently sought for and that these facts be properly interpreted.

The development and almost universal use of the typewriter has brought many typewriting questions into the field of the specialist. Some of the lines of interrogation most frequently met are: What make of machine was used to write an entire letter or even a few words of typewriting? Was the same particular machine used for two pieces of typewriting, and was it possible for the typewriting to have been produced at a certain time, on a particular machine?

Questions arise concerning inks as regards age, constituent elements, similarity, etc. The discovery and proof of facts concerning sequence of crossed lines, continuity of writing, paper, watermarks, rubber stamp impressions, pens, pencils, blots, erasures, additions, interlineations, perforations, printing, engraving, check writing machines, paper clips and seals is a part of this work.

Thus it will be seen that the work of the document specialist is not confined to a limited field, but reaches out until it includes everything that is used in the production of a document or that might affect or give some fact as to its validity.

The ability to do this work requires a preparation corresponding, in a general way, to that of the specialist in many other lines. It is only when we look critically at the qualifications necessary for this important work that their entire scope comes into view.

History, Manufacturing, Mechanics, Psychology, Physiology, Chemistry, Law, Printing, Engraving, Microscopy, Photography, Optics and English are some of the principal subjects to be studied, especially that phase of them applying directly to questioned documents. Very careful consideration should also be given to such subjects as acquiring motor control, the relation of habit to handwriting and coordination of mental direction and muscular activity.

A valuable source of information is observation of differing conditions and the effect produced on writing by these conditions, such as pen-holding, position, kind of pen, age, muscular infirmity, illiteracy, mental tension, attendant surroundings, etc.

To get a better idea of the preparation necessary for the work of a specialist, we will take the first subject enumerated, — History. A necessary knowledge of the origin and progress of writing must be obtained by beginning as early as 1600 and tracing the development down to the present time, being careful to note the various changes as they were introduced and their effect on all future writing down to the present day. It becomes important to study American handwriting since 1800 in detail, and give close attention to the changes in it known as systems. These systems had certain features or characteristics which left their marks on the writing of persons who studied and wrote them. No less than five of these dis-

tinct changes have occurred since 1800.

In connection with the study of history also comes the influence of foreign writing on the writing of people who subsequently learn to write English. Many questions concerning documents arise where the writer had previously written German, Italian, or some foreign language, either of which will leave earmarks on the English writing of the person, and unless the specialist is familiar with these peculiarities they are likely to be misinterpreted and may erroneously influence his final conclusion.

A further research must be made into history concerning writing instruments, backgrounds and mediums. Pens of all kinds including quill, steel, gold and stylus must be studied with regard to their introduction and the peculiarities of the writing done with each. Parchment, vellum and paper as backgrounds for writing must be given consideration. Paper should receive special attention. Methods and materials used in its manufacture at different periods, watermarks as indicating age and the manufacturer, and all details that might affect this material as it is used in documents should be thoroughly investigated and studied. Inks should be treated in a like manner. A study of American inks with reference to their introduction, composition, and use should be made, noting carefully the introduction of new materials or new inks and the peculiarities or characteristics of each of them so they can be identified.

Another subject that shows the extent of study required for proficiency in document examination, is typewriting machines. When we consider that more than forty different kinds of typewriters have been manufactured and that a single company has made as many as ten different machines or models and that several different kinds of type are available for each model, there opens up a field of study and research of immense proportions. Changes and improvements as well as new machines are being made all the time, therefore, vigilant attention is necessary at all times or typewriting knowledge soon becomes antiquated. And so we might go on through every one of the subjects mentioned and give in detail what is needed from each one, but it will suffice to say that no mere theoretical or hazy understanding of a subject is sufficient, for the specialist is dealing with facts and to discover and prove facts there must be definite and complete knowledge, with a clear, comprehensive intelligence of causes and effects.

Such things as trained eyesight or discernment of minute differences of size, proportion, curvature, or color; practical mechanical skill; keen, accurate judgment; and good common sense are indispensable qualities.

Granted that the specialist has all the necessary knowledge for his work there still remains the most essential requisite for success, and that is the proper use or application of this knowledge, in this particular. I know



of no one thing so important as the proper attitude of mind. This is best described by comparing it with the judicial mind, whereby judgment is not passed until all the facts have been heard and each fact given its proper interpretation and value. Prejudice, influence of first impressions, and preconceived conclusions must be studiously avoided; each question should be approached with the open mind of the true scientific investigator; facts should be followed wherever they lead; when a theory seems established it should be vigorously assailed to prove its foundation and strength; and with the proper application of knowledge, each fact or condition should receive its correct interpretation and be valued according to its relative importance. If this line of procedure is followed, the result will always be satisfactory to the investigator, leading to a definite, positive conclusion or showing an insufficient indication in any one direction to justify a conclusion.

Some who are uninformed regard the document specialist as one, who, by intuition or the possession of some occult power is enabled to distinguish at a glance the true or the spurious in any document. This view has no doubt been stimulated by so-called handwriting experts who give opinions based on reasons so ethereal that they are (and purposely so) away beyond the comprehension and understanding of the average normal mind. However, the opinions of the modern specialist are derived from a scientific investigation of the facts—one point alone, may require the accumulated knowledge of years of study to solve—and the reasons for his opinions are clear, cogent and logical and within the understanding of anyone of average intelligence.

Opinion evidence, that is opinions without reasons, is practically a thing of the past in document investigations, and there has been brought into use numerous instruments of precision and accuracy to assist in determining and showing the facts in

questions concerning documents. No one has made such a contribution to these important changes as Albert S. Osborn, of New York. Research, invention, and adaptation have all been used by Mr. Osborn to place the work of the document specialist on a higher plane and make it a profession where knowledge, skill, judgment, and character are the essential qualifications.

Professor John H. Wigmore, in the first paragraph of his introduction to Mr. Osborn's book on "Questioned Documents," covers the history and progress of the application of special knowledge and skill to questioned documents and gives the future outlook for such a specialist and his work as I have tried to present: "A century ago the science of handwriting study did not exist. A crude empiricism still prevailed. This hundred years past has seen a vast progress. All relevant branches of modern science have been brought to bear. Skilled students have focussed upon this field manifold appurtenant devices and apparatus. A Science and an Art have developed. A firm place has now been made for the expert witness who is emphatically scientific and not merely empiric."—Wigmore.

REPORT OF THE PROCEEDINGS

Of the Fourth Annual Meeting of The National Association of Penmanship Supervisors

Cleveland, Ohio, April 23, 26, 27, 1917, held in the Spencian Commercial School.

The next place of meeting will be Detroit.

The program as printed in the April number of The Business Educator, page ten, was carried out most creditably to all concerned. The attendance was as large as any previous meeting, if not larger.

Much credit is due the new President, Mr. C. A. Barnett, Director of Writing, and his able associates, the Misses Cavanah, Hendrickson and Thompson, for the success of the meeting.

The visit to the various public schools where the teachers taught and the pupils wrote was interesting, enjoyable, stimulating, and profitable, revealing that the penmanship instruction in Cleveland is thoroughly and successfully supervised.

The exhibit of old-time and Spencian Penmanship, executed a half century and more ago, was the finest the association was ever privileged to see.

The exhibit in another room of modern specimens of writing by pupils in two dozen or more cities of today, revealed a wonderful change in the direction of speedier and less elaborate writing.

These changes have come so gradually that it took an exhibit side by side to reveal the contrast. Changes will continue as in the past, or progress is no more, and these changes will be to conform to humanity's need from decade to decade.

One of the most notable addresses

of the convention was by Dr. Hime-lick, of the Cleveland Normal School, on the subject of Supervision: We recall some of his many essentials of supervision and attributes of the supervisor: Create proper atmosphere—Help, not criticise—Organize—See the large problems—Leadership must be characteristic of the supervisor—Broad outlook—Be optimistic—Know human nature—Know difference between content and form—Grasp and emphasize essentials—Avoid traveling in a circle—Teach children, not merely penmanship—Make a bonfire of outlines once a year.

By a vote of 21 to 16 the Association approved an alphabet submitted by a committee appointed the year before.

The officers for the ensuing year are as follows: President, C. A. Barnett, Director of Writing, Cleveland; V. Pres., Sara Staub, Supervisor of Writing, Knoxville, Tenn.; Secretary-Treasurer, G. G. Gindmundson, Supr. of Writing, Boone, Ia.

Your editor had the pleasure of visiting and addressing the East Commercial High School, composed of first and second year pupils; and the High School of Commerce, in the latter of which we found over a thousand pupils qualifying for business and life.

A visit in the home and studio of W. LeRoy Brown, the Engrasser of Cleveland, revealed prosperity, fine art, and cordial hospitality.

An artistic, illustrated program was published by The Spencian Commercial which may be had for the asking by addressing E. E. Merville, Spencian Commercial School, Cleveland, O.

The President, Mr. O. L. Rogers, Supervisor of Writing, Ft. Wayne, Ind., made a fine executive.

With Mr. J. E. Hutchinson, Supervisor of Writing, Detroit, Mich., as Chairman of the Executive Committee, and Detroit as the meeting place, the meeting next year is an assured success.



O. L. ROGERS
Pres. 1917



C. A. BARNETT
Pres. 1918



DANIEL E. KNOWLES

has been called out for Military Service in the Officers Reserve Corps of the United States Army and has turned over to A. M. Wonnell a considerable number of specimens of his skillful penmanship to be disposed of.

S A DOLLAR BILL S

will bring you specimens from two of America's finest penmen.

A. M. WONNELL

Mt. Auburn

Cincinnati, O.

Satin Gloss Ink

The ink that flows like water but looks like paint. It is the world's finest glossy ink. Sent in 4 oz. bottles for 50 cents, postpaid.

Nonesuch Ink—the ink with a brown hair line and a black shade—same price.

A beautiful flourished bird free with a dollar order for ink. Circulars and sample cards free.

SPECIAL OFFER

For one dollar, until further notice, I will send all of the following fresh from the pen:

One set ornamental capitals, worth 50 cts.

One page of ornate combinations, worth 25 cts.

Any name on one dozen cards in all the best and most artistic combinations, worth 50 cts.

A formula for making the best white ink known to science and a specimen of bird flourishing on blue paper in white and gold ink, worth 50 cts.

A large bird flourish in india ink, for framing sent for 60 cts.

Mr. W. H. Moore, Lake, Ohio, a penman of renown, says of this specimen:

I am much pleased and more than satisfied with your flourish. It is one of the finest I have and when framed, I believe, will show up better perhaps than any other along its line and I have a number from the best penmen in the world.

A. W. DAKIN, 604 W. Colvin St., Syracuse, N. Y.

CARD WRITING

FOR 25c I WILL WRITE YOUR NAME on 15 best bristol cards, and with each order will give free a beautiful identikit on card-case. Satisfaction guaranteed or money refunded JOHN J. CONWAY, 122 Putnam Avenue, Brooklyn, N. Y.

HOME Study—FREE Tuition

WHY NOT utilize your spare time while teaching, and also your vacation months by taking a course of instruction by mail? You will be enabled to render more valuable service as a teacher; you will shorten the time required to complete your Normal or College Course; you can prepare yourself to secure a better position and higher salary for next year. Carnegie College has helped thousands to prepare for advanced positions as teachers, bookkeepers, stenographers, government employees, salesmen, lawyers, and engineers; and it can help you.

For "Free Tuition Plan" and full particulars, send your name and address to Dept. B.

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ROGERS, OHIO

CARDS—FOR CARD WRITERS

Blank, Comic, Bird and Lodge. 6 New Penflourished Post Cards 10 cts. 100 printed name cards and leatherette case 50 cts. Agents wanted for printed name cards. Card writers' manual and sample cards 4 cts. W. McBEE 6 Hawthorne Ave., West View Borough, Pittsburgh, Pa.

The Churchill Shorthand Manual EASY TO GET STARTED

It is also easy for the teacher to take the class through the entire course and finish with a high degree of speed and accuracy.

The system can be written on a typewriter as easily as with a pen. The up-to-date teacher will want to see this book. Write today.

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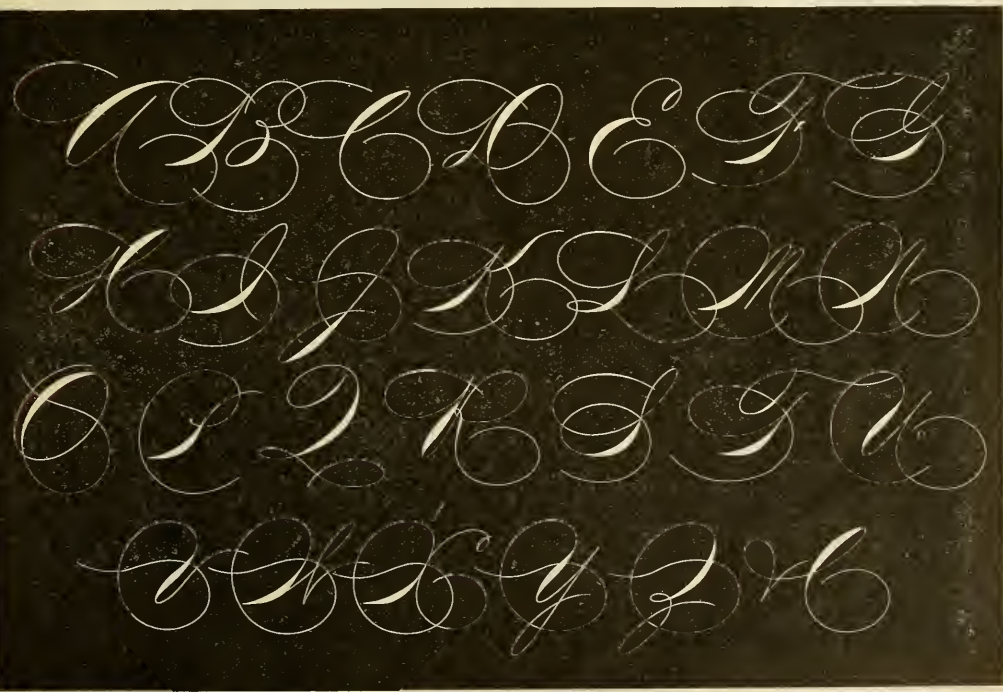
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A complete diploma course in rapid, tireless, business writing from Courtney's Detroit School of Penmanship by Correspondence will fit you for a better position and a better salary. You can complete it at home in spare time and at a small cost. Hundreds of students in good positions. If you are satisfied with your handwriting, your present position and salary, don't write for my FREE, illustrated Journal.

FRANCIS B. COURTNEY, Box G-492, Detroit, Michigan



By L. W. Karlen, who with his brother, A. J., attended the Zanerian in 1903. L. W. has been head policy engrosser in the Equitable Life Insurance Co., Des Moines, Ia., for the past ten years and A. J. has held a similar position with the Bankers' Life Insurance Co., Des Moines, for the past eleven years. Aside from their policy engrossing they do much other pen work, each year engrossing in the neighborhood of six thousand diplomas alone.



PRELIMINARY PROGRAM

Of the Fourth Annual Convention of
the Zanerian Penmanship Con-
vention, Columbus, Ohio,

June 28 and 29, 1917,

Hotel Virginia

The usual Addresses of Welcome and of the President will be delivered, diversion provided in the way of music, park outing, etc., etc., in addition to the regular program.

A. R. Reelhorn, Prin., Com'l Dept. High School, LaJunta, Colo., "How to Win Certificates."

Dr. R. W. Himelick, Prin. Cleveland Normal School, may favor the Convention with his presence and talk on "Supervision," which was the feature of the Cleveland Meeting in April.

Business Men will address the Association upon Handwriting from their viewpoint.

Mr. Zaner is expected to participate in his usual unconventional manner. Miss Olive V. Herr, Supervisor of Writing Lockport, N. Y., "Problems of the Supervisor and How to Meet Them."

H. E. Claussen, High School of Commerce, Omaha, Neb., "Penmanship in the High School."

H. H. Mowery, Supervisor of Writing, Terre Haute, Ind., "A Method of Teaching Writing in the Grades."

Ira L. Peck, High School, Chambersburg, Pa., "Correlation of Penmanship and Shorthand."

Anna Tinan, Central Junior High School, Cleveland, "Penmanship in the Junior High School."

Tom Sawyer, Zanerian, "The Child and Writing."

E. A. Lupfer, Penman in the Zanerian, Columbus, O., "Roundhand and Text Lettering."

W. C. Faust, Supervisor of Writing, Canton, O., "The House that Jack Built."

R. S. Hines, Prin. Com'l Dept., Metropolitan Business College, Cleveland, O., "Penmanship in the Business College."

E. W. Stein, Duff's Business College, Pittsburgh, Pa., (subject later).

Miss Lucretia Cavanah, Asst. Supervisor Writing, Cleveland, (subject later).

OFFICERS, 1917

Pres., L. D. Root, Asheville, N. C.

V. Pres., Pearl Stewart, California, Pa.

Sec.-Treas., Fred Berkman, 508 Borland St., Pittsburgh, Pa.

EXECUTIVE COMMITTEE

Harry E. Carrier, 11218 Orville Ave., Cleveland, O.

Lenna Rovick, Muskegon, Mich.

C. P. Zaner, Columbus, O.

SPECIMENS

Will be on exhibition in the Zanerian College by Supervisors and Penmen.

W. H. PATRICK

W. H. Patrick, proprietor of Patrick's Business College, York, Pa., died May 19, 1917, the cause being a carbuncle on the neck.

This sad news will come with a surprise and shock to his many friends.

Mr. Patrick was one of the most wholesome personalities in our profession. He was one of our most skilled penmen, having graduated under Platt R. Spencer, Jr., in Cleveland, O., in the early eighties.

The sympathy of his many friends among our readers is hereby extended to the family.

Money, What it is and How to Use It. William R. Hayward, Prin. Curtis Evening High School, N. Y. Houghton Mifflin Company, 4 Park St., Boston, Mass. Cloth, 162 pages, price 80 cents net.

This book has been written for young people to encourage thrift. The author has had exceptional opportunity to discover the need of and provide the instruction for young people concerning the use of money both in saving and spending. The History, Development, and Function of Money are all treated tersely, together with such other phases as Banking, Stocks and Bonds, Exchange, Speculation, etc. The volume is timely, to the point, authoritative, and quite complete for the purposes intended — to help young people to know and value money for what it is worth and can do.



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I. M. D., care Business Educator, Columbus O.

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A large class will attend the summer sessions of the teachers' classes in the Rochester Business Institute, July 2 to July 31. They will receive condensed and effective instruction in subject matter and the most approved methods of teaching the commercial branches. Our bulletin gives the particulars. Postal card request sufficient.

ROCHESTER BUSINESS INSTITUTE Rochester, N. Y.



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Established thirty years. Tuition receipts more than \$10,000 yearly. Good reasons. If sold at once, will allow liberal discount for cash. Address Investment, care BUSINESS EDUCATOR, Columbus, Ohio.

WANTED To purchase a commercial school. Must be a good one.

Address, J. C. L., care Business Educator Columbus, Ohio

WANTED

YOUNG MAN qualified for associate management and head of commercial department of successful business school. An opportunity will be given the right man to acquire an interest in the corporation on a very reasonable plan. Owner wishes to retire from active management. Address, stating experience and giving references, G. A. S., care Business Educator, Columbus, O.

WANTED An A-1 experienced school manager, solicitor and teacher of bookkeeping, penmanship, etc., now employed, is open for engagement to begin Sept. 1st, or before. 14 years experience in public and private school work. Best of references, including employer. Address Western Manager, care Business Educator, Columbus, O.

Teacher Wanted

TO TAKE CHARGE of shorthand and typewriting department (including night school) of small but unusual Business College in the fastest growing city in the South. Methodist preferred. Must be of good address. Able to get high grade results. Give full particulars in first letter. Address, A. J. P., care Business Educator, Columbus, O.

C. SPENCER CHAMBERS

Principal Commercial Department Covington, Ky., High School, is at liberty during the summer, and desires to substitute or teach in a first class school.

Open for Engagement

A **COMMERCIAL** teacher with actual business experience as bookkeeper in a number of lines, also experienced as teacher of penmanship and bookkeeping in some of the best and largest commercial schools, would like to get in touch with a school desiring a popular man. Address Practical, care Business Educator, Columbus, O.

Vacation Courses FOR COMMERCIAL TEACHERS

Rutgers College offers a large number of university courses for the professional training of commercial teachers. Accounting, Stenography, Typewriting, Commercial Law, Business Economics, Commercial Arithmetic, Commercial Geography, Business English and Correspondence. Penmanship, Spanish, German, French and Psychology are regular listed subjects. *Methods of teaching commercial subjects will be emphasized.*

Free lectures. Excursions to points of interest. Registration \$5. Tuition \$15. These fees admit to all courses.

For Bulletin address
Director of Summer School

Rutgers Scientific School

NEW BRUNSWICK N. J.

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623 S. Wabash Ave., CHICAGO, ILLINOIS
Western Office: Spokane, Washington

KELLOGG'S AGENCY, 31 Union Square, N. Y., has many calls for commercial teachers who are high school graduates, or better, and who can qualify for high school positions and teach at least these four subjects: shorthand, typewriting, penmanship and bookkeeping. Write a complete letter about yourself enclosing photograph and recommendations. Some place now vacant may suit you exactly. There is no charge for registration. Do it now.

POSITIONS FOR COMMERCIAL TEACHERS

Never was the demand so great. We can help you secure a position or a promotion.

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Good ones—money makers—bargains. Would you buy or sell?

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Special Department for Teachers of
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Recommends college and normal graduates, specialists, and other teachers to colleges and schools.

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WE NEED TEACHERS NOW!

THIS IS AN EXTRAORDINARY YEAR!

Calls come from all parts of the country for well qualified commercial teachers. Many sections have increased salaries. BUT, still the intensive demand continues. There is an unusual demand for men this year who can head commercial departments in high schools and private schools. Our **EFFICIENCY BUREAU** offers free enrollment and prompt, energetic, nation-wide service. Ask for blank today.

COMSTOCK INSTITUTE, Plainfield, New Jersey

Quality : Success : Experience : Scholarship

These are the general requirements of the more than three hundred—more nearly four hundred city superintendents and business college managers who have requested us to assist them in filling unusually attractive openings between now and the first of September. Salaries range from \$75 to \$200. We have already filled a number of September positions. Let us serve you!

CONTINENTAL TEACHERS' AGENCY

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The Spring Campaign

Starts off with our candidates engaged in the South High School, Youngstown, Ohio; Englewood, N. J., High School; Granite County High School, Phillipsburg, Mont.; the Spirit Lake, Iowa, High School; Coleman Business College, Newark, N. J.; Oshkosh, Wis., Business College; Paris, Tex., Commercial College; Lansing, Mich., Business University—and some good ones not yet ripe for publication. We have many scores of vacancies. May we help you?

The NATIONAL COMMERCIAL TEACHERS' AGENCY

A Specialty by a Specialist

E. E. GAYLORD, Mgr.

PROSPECT HILL, BEVERLY, MASS.

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POSITIONS
FOR GOOD
COMMERCIAL
TEACHERS
OUR
SPECIALTY

IOWA STATE NORMAL

wanted a Specialist in Penmanship and Business Education. Our candidate, J. V. R. Hilgert, got the place. It paid Mr. Hilgert to keep in touch with us, and it may pay you. Our service covers the entire country. We do our best business during June, July and August. If you desire a change for next year, write us TODAY.



THE SPECIALISTS' EDUCATIONAL BUREAU

ROBERT A. GRANT, Mgr.

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BOOK REVIEWS

Our readers are interested in books of merit, but especially in books of interest and value to commercial teachers, including books of special educational value and books on business subjects. All such books will be briefly reviewed in these columns, the object being to give sufficient description of each to enable our readers to determine its value.

A Business Speller. By Mary G. Brinkworth, Commercial Teacher in South Park High School, Buffalo. Ginn & Company, Boston, New York, Chicago. Cloth, 76 pages, price 25c.

The vocabulary of the book was selected, for the most part, from hundreds of letters written by business firms, and the book is the outgrowth of several years of practical experience in teaching commercial subjects. The arrangement of the contents of the book is as follows: Words used in Letters of Application, Recommendation, Introduction, Inclosure, Sales letters, Order letters, Complaint, Adjustment, and Dunning letters. The special lists, and the volume concludes with an "Alphabetical List of Business Words."

Factory Accounting. Frank E. Webner, C. P. A., LaSalle Extension University, publishers, Chicago, Ill. 300 pages, half leather, price \$3.30 postpaid.

The author has had varied, extensive, and valuable experience as an accountant and the book is therefore the outgrowth of first-hand experience. The subject is treated from a broader viewpoint than Cost Accounting, although it comprehends that subject. Improvements, mechanical and otherwise, recently evolved are given special attention. The volume is profusely illustrated by diagrams and charts, making the text concrete. The chapter headings are as follows: Organization; Controlling Accounts; General Exhibit; Current Exhibit; Cash Account; Purchases; Specific Orders; Process Production; Convergent Methods; Material; Labor; Expense.

How to Teach Business Correspondence. By N. W. Barnes, A. M., in charge of courses in business correspondence in the School of Commerce and Administration of the University of Chicago. 84 pages; size 5¼x8½ inches, bound in standard crimson vellum cloth. Price 60

cents, postpaid. A. W. Shaw Company, Publishers, Chicago, New York and London.

The volume is designed to furnish those who train others to write business letters with effective methods, selected materials, and suggestive assignments. The basic aim has been to indicate "how" rather than "what" to do.

The author presents a thoughtful analysis of the problem of business correspondence instruction, and explains clearly just how to make that instruction effective.

The field of literature on business correspondence, including psychology, sales letters, suggestion, the use of words, clear thinking, and so on, has been thoroughly combed, and the pick of the combings spread out for use.

Railway Accounting. C. S. Sikes, General Auditor, Pere Marquette Railroad Company. LaSalle Extension University, Chicago, Ill.

Volume One, Organization; Capital, Construction, Station, and Freight Accounts, 140 pages.

Volume Two, Claims; Per Diem and Passenger Accounts; Disbursement and General Account, 342 pages.

These volumes present the subject of Railway Accounting in a most lucid and comprehensive method by one from the inside. Persons outside of the great central railway accounting systems know little of the work of that branch of accountancy because such information is not easily obtainable. Accounting Forms are presented to elucidate the text and make it concrete. The volumes impress one with the fact that although the subject is a large and intricate one, railway accounting offices have been able to develop a very definite yet comparatively simple method of handling millions of dollars which pass through thousands of hands with dispatch and accuracy.

The Basis of Durable Peace. By Cosmos, an assumed name, published by Charles Scribner's Sons, and distributed free by Carnegie Endowment for International Peace, 403 W. 11th St., N. Y. City. Cloth, 144 pages.

The New York Times last fall invited a series of articles from a per-

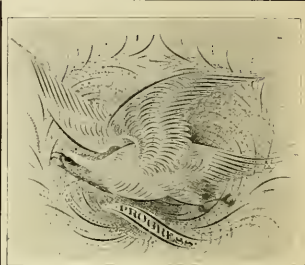
son of unquestioned ability which appeared in that publication during November and December, and the nature of which justified their publication in book form. They impress us as being the ablest articles of the kind we have read, and anyone desiring the maximum of information with the minimum of reading will do well to secure a copy from the address above given. The title conveys the nature of the discussions. An appendix contains an interesting exchange of letters of criticism between Hall Caine and Cosmos.

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Four pages of Half Tone reproduced pen work of the famous Madarasz.

Set of Ornamental and Business Caps 25c
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Columbus, Ohio

OUR PRESIDENT

Graphically portrayed by a single line of the pen in the form of a spiral. The likeness is strong and characteristic, having the effect of a steel engraving. Old Glory is artistically and appropriately draped above and about the portrait. Every public institution should find a place for it, and it should be in every American home. The Columbus Daily Monitor used it for a frontispiece with the following comment: "It is probably one of the most unusual pen drawings of President Wilson that ever was made." Size, 11 x 14 inches, plate paper, ready for framing, carefully prepared for mailing. Price 25 cents, postpaid. Address

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BOWLING GREEN, MO.



By Flora L. Gray, resident student of Edwin L. Brown, Rockland, Me.



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BOSTON, MASS.

**Summer Normal Courses
in Commercial Subjects
July 2 to Aug. 10, 1917**

Courses planned especially for teachers and those preparing to teach will be offered during the Summer Session in the following subjects:

Accounting, Advertising, Bookkeeping, Business Correspondence, Business Methods, Business Organization, Corporation Finance, Commercial Arithmetic, Commercial Geography, Commercial Law, Penmanship, Salesmanship, Shorthand, Spanish, Stenotypy, and Typewriting.

Courses in Methods of teaching the various Commercial Subjects will also be given.

A record of work done will be issued to those who complete courses, and credit toward a college degree may be secured in certain courses by properly qualified students.

All classes are open to both men and women. College dormitories are open to Women only. Tuition fees from \$6 to \$24.

For circular giving full information write to

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*Designed, Carved,
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They are the same model as the rubber holder and were made while I was recovering from a surgical operation, and there will be no more made like them.

Used by Courtney and scores of our best penmen and engrossers, but these are a special lot.

They are Souvenir Penholders and only 150 of them. To get yours send \$1.00 NOW to

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Department B

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Do you want them to benefit by the teachings of the most successful business letter experts, correspondence chiefs in giant industries, world-famed advertising authorities?

Do you want them to know how to compile mailing lists, how to write folders, advertising leaflets, booklets and the like?

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Then send for your FREE copy of POSTAGE, the magazine of business correspondence and direct mail advertising. It is the official organ of the mail advertising department of the Associated Ad-Clubs and is a beautifully printed magazine with large 9 x 12 inch pages, carrying many handsome illustrations of successful mailings. Edited by Louis Victor Eyttinge, aided by a staff of noted business experts. Every issue contains at least three articles on business correspondence written by wonder-working word-wizards. Three Dollars a year is all it costs, but a copy will be sent you on request.

Write on your Letterhead.

Postage Publishing Association,

Haverhill, Massachusetts



A photograph of the Bowling Green Business University, Bowling Green, Kentucky, made on March 10, 1917. This institution is the National Official Training School for Commercial Teachers. The next session opens July 3. 180 vacancies now on hand. The new booklet will be sent to any one desiring it.

Mr. G. D. Grisct, of California and the Zanerian, the past year Supervisor of Writing in the Houghton, Mich., public schools, will have charge the coming year of Penmanship in the Evanston, Ill., Township High School. **Mr. Guy M. Pelton,** Director of the Course in Commerce.

Mr. A. D. Skeels, Detroit, Michigan, whose penholder advertisement appears elsewhere in these columns, recently favored us with a letter revealing a great deal of skill. It was written in a professional business hand disclosing accuracy and grace splendidly combined. Mr. Skeels has long since been recognized as a skillful penman, and this letter discloses the fact that he is retaining much of the skill that gave him that reputation a quarter of a century ago.

Alma B. Cagley, of Nashua, Ia., will go to the Spirit Lake, Ia., High School, next year, to teach the commercial branches.

Miss Edith Weymouth, Supervisor of Writing, Denver, Colorado, Public Schools, recently submitted specimens of writing from students in the eighth grade, which averaged high in form, movement and speed, revealing a progressive tendency in handwriting instruction in the Denver schools. In quantity and quality the work submitted compares with the best we have received from any city. Out of a total of 224 specimens submitted, 141 were between 70 and 80 according to the Zaner Handwriting Scale and were awarded Certificates of Proficiency in Penmanship.

Advertising Literature has been received from the following:

Wilson's Modern Business College, Seattle, Washington; Dquesne University, Pennsylvania; American Commercial School, Allentown, Pennsylvania; Ellicker's School of Commerce, Marion, Ohio; The Lawrence, Kansas, Business College; The Kearney, Nebraska, State Normal School;

Midland College, Atchison, Kansas; The Goodyear-Marshall Publishing Company, Cedar Rapids, Iowa; The Remington Typewriter Company, New York City, New York; The Ferris Institute, Big Rapids, Michigan; H. M. Rowe Company, Baltimore, Maryland; Gem City Business College, Quincy, Illinois; Los Angeles, California, Business College; The Gregg Publishing Company, New York City, New York; State Normal School, Whitewater, Wisconsin; The Phonographic Institute Company, Cincinnati, Ohio; Glendale Union High School, California.



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Gems from the pen. Superb in line and shade. Highest quality materials used. Get the thrill that comes from having the best. 1 doz. 25c. 5 doz. \$1.00. Glossy Black Ink 10c. Best White Ink 15c. postpaid **A. L. HICKMAN, Card Specialist** SALINA, KANS.

MEUB HELPS YOU With YOUR SIGNATURE



Your name written in 12 different styles (finer than you have seen before) for 20c. (2 dimes). Of these twelve styles you will surely find one that you will wish to adopt. Don't put it off. Send today. Address

A. P. MEUB,
Expert Penman
High School, Pasadena, Cal.



B. E. Certificate Winners, Tobin College, Port Dodge, Iowa, C. N. Harer, penmanship instructor, center of second row.



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H.C. RICE

SUMMER UNIVERSITY COURSES FOR COMMERCIAL TEACHERS

All courses count toward the degree, Bachelor of Science in Economics, recognized everywhere as the best degree for commercial teachers. Liberal credit granted for work completed in other accredited institutions. Specialized training for teaching commercial subjects in high schools, junior high schools, and commercial colleges. Instruction will be offered in Writing, Shorthand, Typewriting, Accounting, Methods of Teaching, Geography, Business Mathematics, Commercial Law, Public Speaking, English, and several other subjects. Optional military drills for the men. Department occupies fourth, fifth and sixth floors of a modern office building in the heart of the financial district of Pittsburgh, the greatest industrial center of the world. Near all cars and stations. Best facilities and instruction obtainable. Many subjects. Six weeks' term beginning July 9th. Details on request.

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W. H. WALKER, LL. D., Dean 323 Fourth Ave., PITTSBURGH, PA.

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says Zaner & Bloser Co., and they do not err. Send me 25 cts. in postage stamps and have the proof—One dozen of artistic cards from this Uncle Sam's little island.

McGee Colburne

"The Porto Rican Penman"
P. O. Box 486 SAN JUAN, PORTO RICO



Learn While
I can make a good penman of you at home during spare time. Write for my free book, "How to Become a Good Penman." It contains specimens and tells how others mastered penmanship by my method. Your name will be elegantly written on a card if you enclose stamp.

F. W. TAMBLIN, 406 Meyer Bldg., Kansas City, Mo.

ENGROSSING, ILLUMINATING

Resolutions, testimonials, etc. engrossed in album form or for framing. Script prepared for bookkeeping texts at a reasonable charge. Scrapbook specimens. Circular and sample of penmanship for ten cents.

R. W. JOHNSON,
1027 Bellevue Ave. Syracuse, N. Y.

Finney and Brown's Modern Business Arithmetic

By H. A. FINNEY, of the Walton School of Commerce, Chicago, and J. C. BROWN,
Principal of the State Normal School, St. Cloud, Minn.

Brief Course, 298 pp. 8 vo., 85c. Complete Course, 488 pp. 8 vo., \$1.10

In addition to an abundance of arithmetical drill, the book attempts to give some knowledge of the business activities that give rise to the problems. As far as practicable, applications are arranged in a business sequence instead of an arithmetical sequence.

It has been put on the Chicago list at the request of teachers, and has been introduced in the John Wanamaker Commercial Institute, an institution maintained by the Wanamaker Store for the training of its employees.

Carolyn Rodgers, John Wanamaker Commercial Institute, New York City: I find it a most comprehensive book and have asked that it be put into our school as our text. The authors are to be congratulated on the quality and arrangement of the subject-matter, and the publishers deserve much credit for the excellent style and type of the book.

The Business Educator: School and business experience have been appealed to and combined in the preparation of the materials of the book. Illustrations and problems are concrete and modern. Drawings and Graphs is the title of one chapter, and a most illuminating and practical one it is, too. Commercial teachers will find much valuable material in this book to vitalize recitations.

HENRY HOLT AND COMPANY

19 West 44th Street
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CHICAGO

DESIGNING & ENGROSSING

E. L. BROWN
Rockland, Me.

Send self-addressed postal for criticism, and stamps for return of specimens.

Pen and ink designs will nearly always reproduce satisfactorily, whereas, wash drawing loses in contrast and strength through the half-tone process of engraving.

Our lesson in the April number is disappointing inasmuch as the delicacy and variety of coloring is entirely lost in the engraving, also, nearly all the tone values. The cut conveys an idea of the masses, forms and general balance of the design, but the harmonious combination and blending of the colors can only be seen in the original drawing.

The design for this lesson is pleasing in its simplicity and shows what can be accomplished by a few sketchy lines in rendering color values. The study of oak was made direct from a sprig of real oak leaves. You will find it most interesting to make similar studies of sprays of roses, maple leaves, etc., giving the form and characteristics of each the most careful attention.

In planning a design the first matters for attention are balance and ar-

range of masses. This may be accomplished by a few rapidly executed strokes without any attempt at detail. Of course a detail drawing should follow. The body text should be "spaced" only, and then written with a No. 2½ broad pen. Use a good quality of cardboard, Zanerian India ink, and a No. 170 Gillott pen for tone values of leaves. Thicken lines where darkest values appear and aim to obtain the desired effect with as few lines as possible. The wreaths and head of Minerva are quite effectively treated in line and stipple.

The lettering should be uniform in size and spacing, and will serve as an excellent practice in body writing suitable for resolutions, etc.

BOOK REVIEWS

Our readers are interested in books of merit, but especially in books of interest and value to commercial teachers, including books of special educational value and books on business subjects. All such books will be briefly reviewed in these columns, the object being to give sufficient description of each to enable our readers to determine its value.

Retail Store Management. By Paul H. Nyström, Ph. D., La Salle Extension University, Chicago; 242 pages. Full leather binding.

The author is an experienced

school man as well as business expert, formerly having taught Economics and Political Economy, etc., in the Universities of Minnesota and Wisconsin, and is now Merchandising Expert with the United States Rubber Co.

"Retail Store Management" is a well-rounded discussion of the whole subject of practical retailing. It treats in succession of the development of retailing science; accounting; sales; the receiving department; location; buying a business; store organization; purchasing; prices; policies; employing help; wages; education for salespeople; welfare work; democracy in the store.

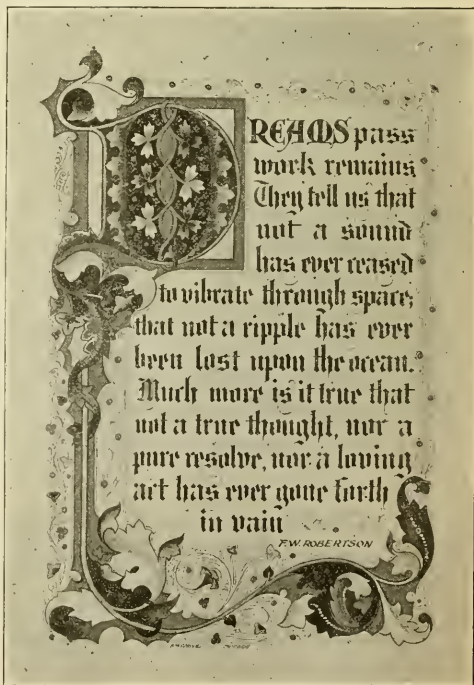
Under these general heads a multitude of interesting topics are introduced, such as the relative advantages of different streets and different parts of the same street; the buying power of the people; the nature of goodwill; organization charts; handling novelties; job lots; perpetual inventories; unpacking and storing goods; chemical tests; the mathematics of pricing; "the customer is always right;" employees obtained through the schools; the right man in the right place; quota and bonus; apprenticeship and class instruction; psychology of selling; efficiency records; the interests of the employee.

EDUCATION

A person without an Education is like marble in a quarry which shows none of its inherent qualities until the skill of the polisher brings out the colors and makes the surface shine. Education, likewise, when it works upon a noble mind, develops every latent virtue and perfection.

A wise man tells us that a statue lies hidden in a block of marble and the art of the statuary only clears away the superfluous matter. The figure is in the stone and the sculptor only finds it.

What sculpture is to a block of marble, education is to a human soul.



Illuminated Engraving by A. M. Grove, Kassell Engraving Studio, Chicago. The original was brilliantly beautiful in coloring.

"Retail Store Management" is published in LaSalle Extension University, Chicago, and forms a part of the material in the course in Business Administration.

The Elements of Business Law. Ernest W. Huffcutt. Ginn & Company, Boston. New York. Chicago. 312 pages, cloth, price \$1.12.

This volume has been revised, improved, and brought up to date by George Gleason Bagart, of Cornell University. The study of commercial is becoming more and more important and necessary. To those who expect to engage in business as a profession, it is of the greatest importance. This volume is an important guide to teacher and learner in selecting for their use a fund of material that is pertinent and timely to the subject. The material is admirably arranged and tersely presented. Logical analysis and unfolding of subject has been carefully and skillfully executed. Concrete examples of law taken from actual cases have been presented.

Churchill Shorthand. George T. Churchill, author and publisher, Chicago Heights, Ill. Cloth, 117 pages, price \$2.00.

This is a system of light-line shorthand which may be written with either pen or typewriter. Rapidity and accuracy are its featured features. Ease of acquisition is also one of its chief

merits. Its characters have been derived from the script alphabet; a stroke from a corresponding letter. The author recommends learning to use both the pen and typewriter at the same time, thus combining the practice of regular typing with shorthand typing. Sixteen lessons covers and comprises the system. The shorthand typing is encompassed within seven pages. A dictionary of 3000 words in type and shorthand concludes the text. The lessons are logically planned from the simple and basic to the complex and swift. The author is a skillful longhand penman as well as shorthand writer.

Pitman's Shorthand Writers' Phrase Books & Guides, Naval & Military, by Isaac Pitman & Sons, 2 West 45th St., New York. Cloth, illustrated, 104 pages, price 75 cents.

Contains about 1,500 phrases, followed by engraved shorthand characters. Other volumes are ready on Electrical & Engineering, Shipping; Architects' & Auctioneers' & Surveyors'; Printers' & Publishers'; Railway; Insurance; Stockbroking; Financial; Legal; Civil Engineering; Municipal; Iron & Steel; and Banking.

These are handy helpful little volumes for Pitmanic writers.

"Pitman's Shorthand and Typewriting Year Book and Diary," price, 40 cents, cloth, 232 pages, is a compact little volume containing much current information relative to Pitmanic

shorthand in general, together with Diary for notes, etc. It is well named and interestingly compiled.

Challenge Shorthand Manual, Pitman-Graphic. By Malcolm Scongale, Weatherford, Texas. Cloth, loose-leaf binding, 176 pages, price \$1.25.

The author is a thoroughly seasoned court reporter and the system as published is the result of reporting and school-room experience. The engraved plates are skillfully executed and the printing is well done. Instead of being bound in the usual manner, it is incased in a durable, loose-leaf cloth-covered binder with automatic rings. The system, although Pitmanic, has many forward oblique lines and characters and presents a compromise appearance between the Pitmanic and light-line systems.

The Man Who Tried to Be It. Cameron Mackenzie. George H. Doran Company, Publishers, New York. Cloth, 146 pages, \$1.00 net.

This is a book dealing with the elements of successful management of big business. John Hadden prospered and then collapsed because he was a success in a small way but a failure in a large way. He failed to grow. It is designed to spur one to self-examination and improvement.

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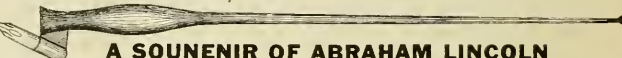
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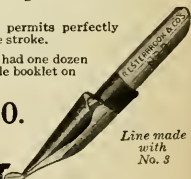
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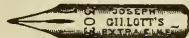


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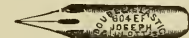
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